



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

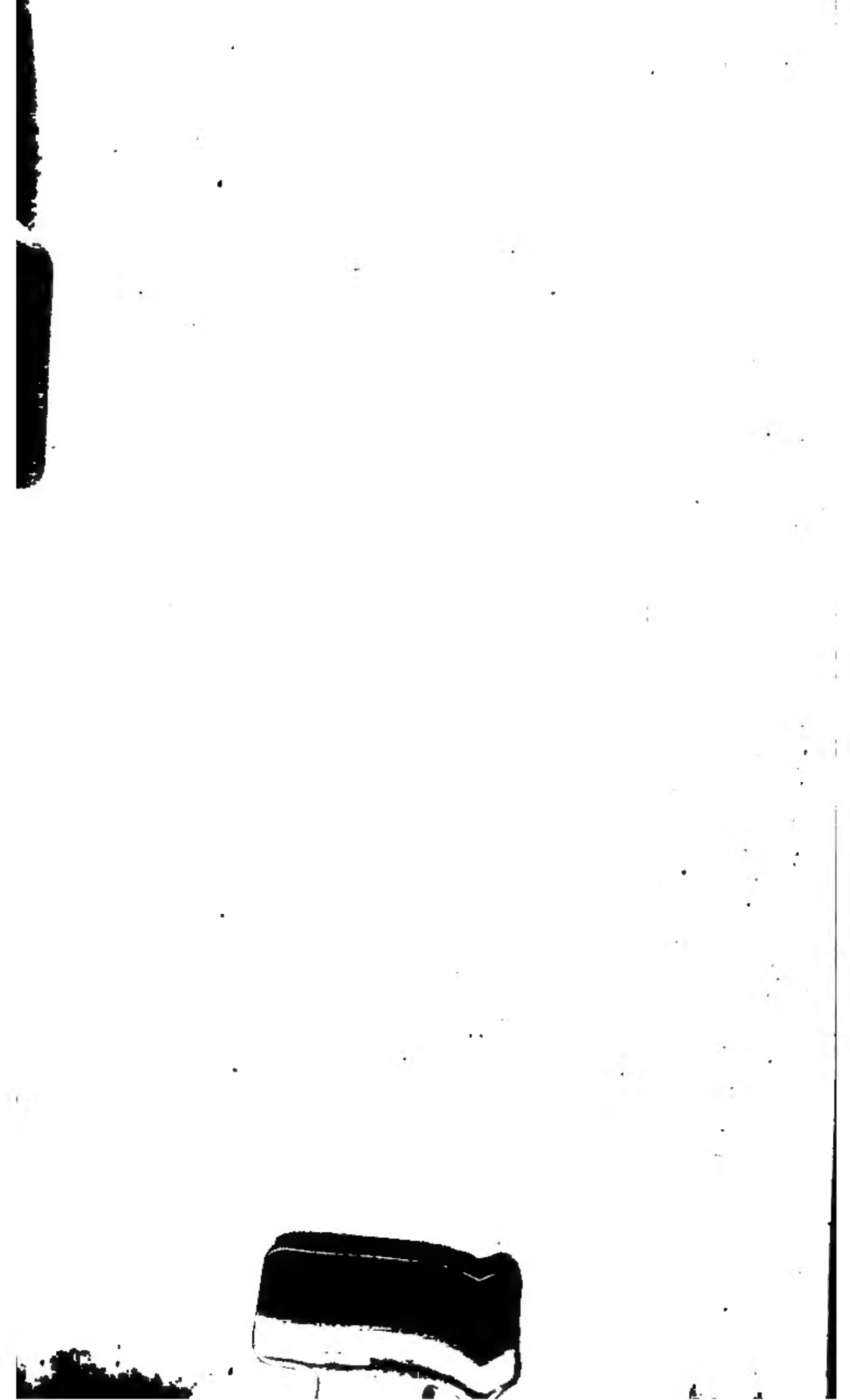
Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

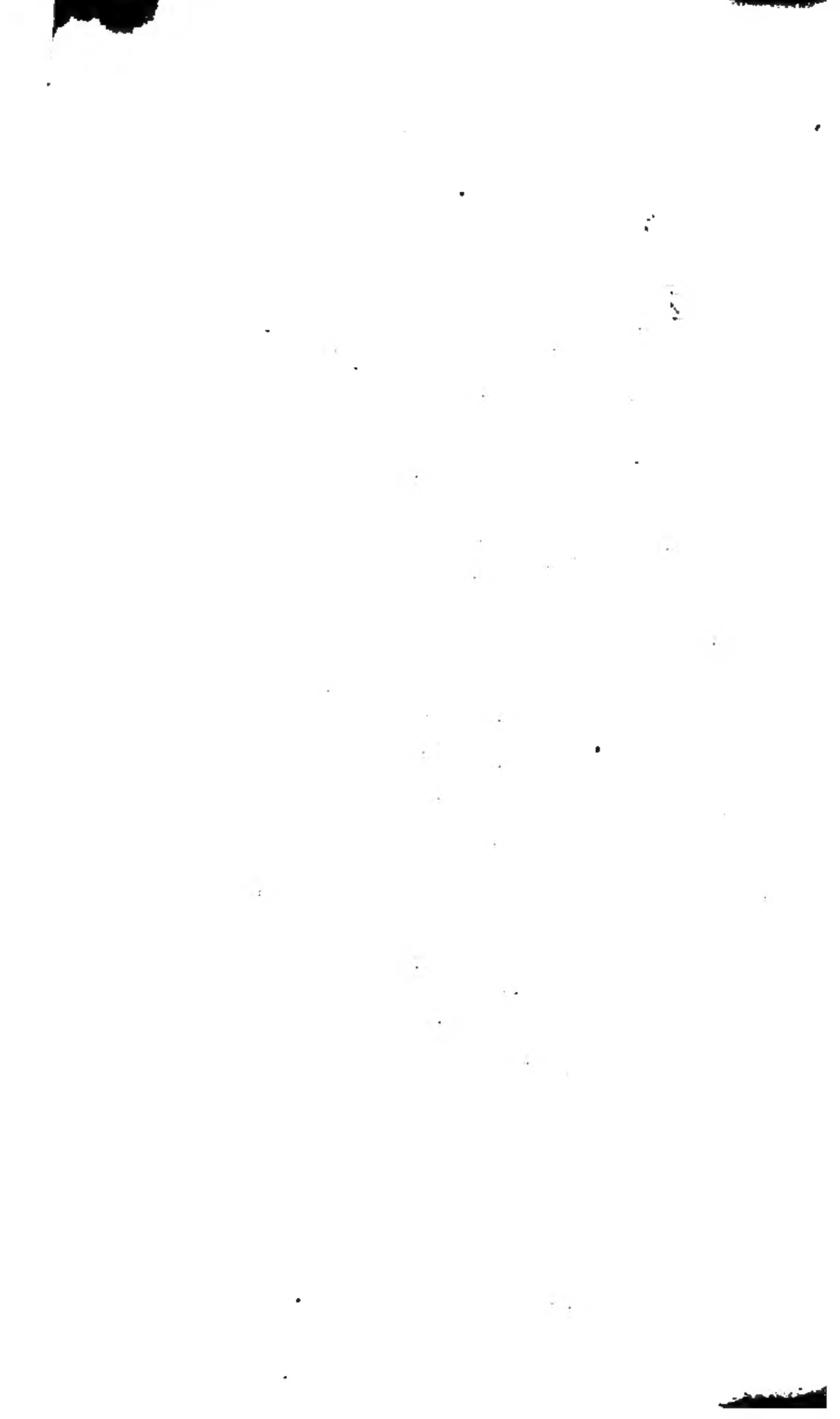
We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>





Public Documents of Massachusetts:

BEING THE

ANNUAL REPORTS

OF VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1876.

PUBLISHED BY THE SECRETARY OF THE COMMONWEALTH,
UNDER AUTHORITY OF CHAPTER IV. OF THE GENERAL STATUTES.

Vol. III.—Nos. 9 to 17.

BOSTON:

ALBERT J. WRIGHT, STATE PRINTER,
79 MILK STREET (CORNER OF FEDERAL).

1877.



2

1

INDEX TO PUBLIC DOCUMENTS.

Vol. III.

Documents numbered 9 to 17, inclusive.*

A.

Abstract of Returns of Corporations organized under the General Statutes,	No. 10
Agent for Discharged Convicts, Report of,	14
Attorney-General's Report,	12

C.

Charities, State, Report of Secretary of Board of,	17
Commissioners on Public Lands, Report of,	11
Convicts, Discharged, Report of Agent for,	14
Corporations organized under General Statutes, Returns of,	10

D.

Deeds, Registers of, Returns of,	16
--	----

I.

Insurance Commissioner's Report (Part 2. <i>Life Insurance</i>),*	9
--	---

L.

Lands, Public, Report of Commissioners on,	11
--	----

R.

Report of Agent for Discharged Convicts,	14
“ of Attorney-General,	12
“ of Board of State Charities,	17
“ of Commissioners on Public Lands,	11
“ of Inspectors and Officers of State Prison,	13
“ of Insurance Commissioner (Part 2. <i>Life Insurance</i>),*	9

* For Part 1 (*Fire and Marine Insurance*), see Vol. II. No. 9.

Returns of Corporations organized under General Statutes,	No. 10
“ of Registers of Deeds,	16
“ of Sheriffs, concerning moneys, etc.,	15

S.

Sheriffs, Returns of, concerning moneys, etc.,	15
State Charities, Report of Board of,	17
State Prison, Report of Inspectors and Officers of,	13

TWENTY-SECOND

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts,

JANUARY 1, 1877.

Part II.

LIFE AND ACCIDENT INSURANCE.

BOSTON:

ALBERT J. WRIGHT, STATE PRINTER,
79 MILK STREET (CORNER OF FEDERAL).
1877.

TABLE OF CONTENTS.

[For Index to Companies, see end of Volume.]

COMMISSIONERS' REPORT.

	Page
INTRODUCTORY,	v
COMPANIES WITHDRAWN,	v-vii
BUSINESS OF 1876,	vii-viii
STATISTICAL TABLES, Summary of Contents of,	viii
TABLE A—Summary of Income, Expenditures, Assets, Liabilities, etc.,	xiv
TABLE B—Ratio of Net Assets to Computed Premium Reserve,	xvii
TABLE C—Ratio of Premium Notes and Loans to Premium Reserve,	xix
TABLE D—Ratio of Real Estate and other Investments to Gross Assets,	xxi
TABLE E—Policies Issued, Terminated and Gained in 1876,	xxiv
TABLE F—Claims by Death in 1876, with Ratios, etc.,	xxvii
TABLE G—Ratio of Expenses to Mean Amount Insured,	xxx
TABLE H—Massachusetts Business, 1876,	xxxiii
CHARTER OAK LIFE INSURANCE COMPANY,	viii
Status of Affairs at Date of Report,	ix
THE SITUATION,	ix
Causes of the Depression in Business,	x
Extravagance in Management, etc.,	x
What the People generally require,	xi

DETAILED STATEMENTS.

MASSACHUSETTS LIFE INSURANCE COMPANIES,	2-25
LIFE INSURANCE COMPANIES OF OTHER STATES,	28-142
ACCIDENT INSURANCE COMPANIES OF OTHER STATES,	144-148
LIFE AND ACCIDENT COMPANIES OF OTHER STATES, with amount of business done by each,	150-156
LIST OF AGENTS AND SUB-AGENTS authorized to act for Life and Accident Companies,	158-163

TWENTY-SECOND ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART II.

LIFE AND ACCIDENT INSURANCE.

To the Honorable the Senate and House of Representatives.

The Commissioner respectfully presents Part II. of the Twenty-Second Annual Report of the Insurance Department.

The number of Life Insurance Companies doing business in this State at the date of the publication of this Report is thirty-five. Of these, six are home Companies, and twenty-nine Companies of other States. The statements of the Railway Passengers' Assurance Company, and the Accident Department of the Travelers' Insurance Company of Connecticut, are published in this Report. The Hartford Accident Company closed its business in November last, its risks having been re-insured in the Travelers' Insurance Company, as provided by the laws of the State of Connecticut.

Since the publication of the last Report seven Life Insurance Companies have ceased transacting business in this State.

The Continental of New York was placed in the hands of a Receiver, October 25, 1876, upon petition of one of its stockholders. This action was evidently taken to avoid a pending examination, which would have undoubtedly led to the same result, and it was immediately resisted by the Superintendent of the Insurance Department of New York,

upon the ground that the State alone had power to institute such proceedings. This position having been sustained by the Court (Judge Westbrook), the dissolution of the Company was declared upon the petition of the Attorney-General, and John P. O'Neill of New York appointed Receiver, to whom all claims should be presented before September 1, 1877.

The Security Life Insurance and Annuity Company of New York was placed in the hands of a Receiver, December 14, 1876, an examination by the Insurance Department having developed its rottenness. This examination also developed the fact that an affirmation, made with the head covered, may be as untrue as an oath in the usual form is sometimes found to be. W. H. Wickham of New York is Receiver of this Company, and all claims should be presented to him previous to September 3, 1877.

The authority of the New Jersey Mutual Life Insurance Company to transact business in this State was revoked January 19, 1877, in consequence of information received from the Insurance Commissioner of New Jersey, who was then making an examination of its affairs. The Company was declared insolvent, February 8, 1877, and ex-Governor Joel Parker appointed Receiver.

The Atlantic Mutual Life Insurance Company of Albany, N. Y., withdrew from this State, November 28, 1876, assigning as a reason, "the decision rendered by the Supreme Court, that the non-forfeiture law of Massachusetts applies as well to foreign Companies doing business in that State, as to those incorporated under its laws." This Company has since been examined by the Superintendent of the Insurance Department of New York, and we learn from his report that a considerable deficiency was found in the assets. Legal proceedings having been instituted, the Court has ordered that the sum of \$50,000 be paid in by the stockholders, to restore the Company to a solvent condition. This order will probably be complied with, but in any event the policy-holders will not be likely to sustain any considerable loss.

The managers of the Life Association of America of St. Louis, Missouri, notified this Department early in the year that they should not ask for a renewal of their license until

an examination of the affairs of that institution, which was then pending, had been made and the results known. In the examination which followed, this Department participated, and it was found that although the Company was solvent under the standard of its own State, it was deficient under the higher standard adopted by this State.

The licenses of the agents of the American Popular Life Insurance Company of New York expiring March 31, 1877, were not renewed, as an examination of the affairs of that Company was then in progress. By this examination the Company was found to be in an unsound condition, and it has since passed into the hands of a Receiver. As an exponent of a system of Biometry, by which it was claimed that insurance could be furnished upon the best grade of lives at an exceedingly low rate, this Company attained considerable notoriety, and its failure brings up an interesting question as to the claims of its policy-holders. As the business of life insurance is generally conducted, the insured pays as premium a sum sufficient to meet the cost of the insurance and furnish the reserve as required by certain tables of mortality and rates of interest, with a margin for expenses; but in this Company, owing to the system of rating down the ages, the premium received in many cases barely paid the cost of the insurance alone. The question to be determined is, Has a policy-holder any claim upon a reserve to which he has not contributed, or can his claim exceed the amount of his contribution to such reserve?

The licenses of the agents of the Universal Life Insurance Company of New York were not renewed this year, the Company being under examination at the time of their expiration. The results of this examination being unfavorable, the Superintendent of the Insurance Department of New York has applied, by the Attorney-General, for a dissolution of the Company. From circulars issued by the managers, it is evident that this application will be vigorously resisted.

BUSINESS OF 1876.

Following the text may be found the usual Statistical Tables, which exhibit, in condensed form, the business of the year.

TABLE A gives the income, expenditures, assets, liabilities and balances of the several Companies, December 31, 1876. This exhibit, as a whole, is favorable. Our home Companies have added \$398,567 to their net surplus, and increased the ratio of assets to liabilities from 114.02 in 1875 to 115.31 in 1876. Companies of other States have added \$976,416 to their net surplus; the ratio of assets to liabilities in these Companies is unchanged. But for an unusual shrinkage of assets, amounting to several millions of dollars, the Companies would have been able to make exceptionally good financial statements.

TABLE B gives the ratio of net assets to computed premium reserve. With our home Companies this ratio is steadily increasing, being 112.90 for 1876, against 111.38 for 1875.

TABLE C gives the ratio of premium notes to premium reserve, and shows by corresponding ratios for a term of years the progress of the Companies towards a cash business.

Table D classifies the assets of the Companies, and exhibits the ratio of each group to the gross assets.

TABLE E gives the policies issued, terminated and gained during the year, with number and amount of policies in force December 31, 1876. A few of the Companies show a gain in number of policies and amount of insurance, but the aggregate loss is, in policies, 5,032; in insurance, \$45,868,410. Of the insurance terminated during the year, the death losses are about \$22,000,000, and matured endowments about \$3,000,000.

TABLE F gives the claims by death during the year, with ratios for several years of losses to mean amount insured.

TABLE G gives the ratio of expenses to the mean amount insured, with corresponding ratios for a term of years.

TABLE H exhibits the new business of the year in this State, in comparison with the business of 1875.

THE CHARTER OAK LIFE INSURANCE COMPANY.

The financial condition of this Company, as exhibited by a critical examination recently made, is such as to require the Commissioner to notify its officers and agents to discontinue the issuing of new policies in this State until such time as its funds have become equal to its liabilities, valuing its poli-

cies by the standard adopted by this State. That this Company had been seriously injured by reckless mismanagement has long been known to its policy-holders and others. That the blow was severe was conceded, but that it was fatal was not admitted, nor will it be until every legitimate effort to remove its effects has failed. The failure of a Life Insurance Company at any time is a great disaster, but in times like the present the consequences of such a failure are aggravated manifold. The details of the status of the affairs of the Charter Oak having been widely disseminated by the daily press, it is not considered necessary that they should be incorporated in this Report. Under the new management the interests of the policy-holders will be protected by men of integrity and ability. The name of ex-Governor Jewell alone is a sufficient guarantee that the transactions of the Company will be conducted hereafter upon business principles. What the Charter Oak required in this crisis was, not "insurance talent," so called,—that is, ability to secure new business,—but clear-headed business men,—men capable of turning the assets of the Company to the best advantage, and men in whom the public have implicit confidence. These it now has, and there are good grounds for the belief that the Company will, under their management, be restored to a condition of solvency equal to the highest standard of any of the States.

Not long ago a Life Insurance Company of this State was, by bad management, brought to the verge of disaster. Arbitrary action on the part of the Department might have caused its ruin, but such action was not taken; on the contrary, every proper exertion was made to save it. The new officers and directors put their shoulders to the wheel, and the institution was placed upon solid ground again. Since this crisis in its affairs this Company has paid nearly four hundred thousand dollars to widows and orphans. It is to-day strong and vigorous. Such we hope will be the history of the Charter Oak. Such it will be, if human efforts can accomplish it.

THE SITUATION.

That the business of Life Insurance is in a depressed condition is evident from the statistics embodied in this Report. Much has been written of a theoretical character accounting

for this state of things, but the real causes for the decadence of the business are practical rather than theoretical. The principal cause is the change in the financial circumstances of the people generally. During the "flush" times which followed the war of the rebellion, obligations, in the form of premiums upon policies of life insurance, were assumed which have since become burdens too heavy to be borne. Hence, an enormous number of lapses and demands for paid-up policies. Another cause is the extravagant manner in which the business, as a whole, has been conducted. The expenses of thirty-four Companies doing business in this State the past year were nearly twelve millions of dollars,—more than half as much as the entire amount paid for death losses. This is all wrong. No business can flourish under such a burden. If life insurance is to prosper, the same spirit of economy which now prevails in other branches of business must be adopted by its managers. Not the least of these causes is the great disappointment which policy-holders have experienced in consequence of the failure of Companies to fulfil the promises and representations made by agents at the time the insurance was effected. Just here appears one of the prominent evils of the premium-note system. Every proposition to take a note for a portion of the premium carries with it a promise, expressed or implied, or both, that the same shall be cancelled by future dividends. The recent developments of fraud and incompetency have somewhat impaired the confidence of the public, but this will soon be restored. The critical investigations begun last fall have developed some weakness, but much more strength. When these investigations are completed, which will probably be this year, it will be found that most of the Companies are strong and trustworthy, that the failures have not been in excess of those in other branches of business, and that such failures as have occurred have not been caused by any defect in the theory of life insurance, but are the results of fraud and bad management.

The business of life insurance is not dead, nor dying. It is yet in its infancy. That the people want life insurance is demonstrated by the multitude of co-operative associations now in existence, and springing up daily. From inherent

defects this system can have but a brief existence, and the field is open to enterprising, legitimate Companies which realize the situation. Life insurance must be furnished at a price within the means of the people. In prosperous times merchants and business men generally can carry large policies upon the ordinary life and endowment plans, but it is only during such times that these classes of insurance can be extensively worked. In times like the present, the people want term insurance, with the privilege of paying the premiums in monthly instalments. Men of limited income, who might find it difficult or impossible to pay the whole yearly premium in one sum, would be able to meet the comparatively small monthly payments without inconvenience. If agents will not work term insurance because the commissions are so small, let some other plan be devised for presenting it to the people. Co-operative insurance will for a while be an obstacle, but there can be but one result of a contest between the two systems. As before stated, the people want life insurance, and when it is offered in varied forms adapted to the means of all classes, we may be assured of the prosperity and perpetuity of this beneficent institution.

Respectfully submitted.

S. H. RHODES,
Insurance Commissioner.

STATISTICAL TABULATIONS.

TABLE A.—SUMMARY OF THE INCOME, EXPENDITURES, ASSETS, LIABILITIES AND BALANCES OF THE SEVERAL COMPANIES,
DECEMBER 31, 1876.

REPORT OF THE

NAME OF COMPANY.	Cash Guar- antee Capital.	Gross Income.	Gross Expenditures.	Gross Assets.	Gross Liabilities.	Ratio of As- sets to Lia- bilities.	Surplus as re- gards Policy- holders, Dec. 31, 1876.	Surplus as re- gards Policy- holders, Dec. 31, 1875.
MASSACHUSETTS COS.								
Berkshire,	\$25,500	\$638,347	\$476,640	\$3,242,237	\$2,920,322	111.02	\$321,915	\$298,048
John Hancock,	—	580,606	500,995	2,794,844	2,555,199	109.39	239,644	154,438
Massachusetts Hospital,	500,000	149,699	164,586	902,882	171,852	—	731,030	751,078
Massachusetts Mutual,	—	1,413,517	1,049,736	6,424,144	5,740,546	111.91	683,599	579,299
New England Mutual,	—	2,800,818	2,507,786	14,513,412	12,830,709	113.11	1,682,703	1,547,624
State Mutual,	—	398,222	243,215	2,081,594	1,763,694	118.05	317,900	247,737
Totals,	\$525,500	\$5,981,209	\$4,942,958	\$29,959,113	\$25,982,322	115.31	\$3,976,791	\$3,578,224
COS. OF OTHER STATES.								
Ætna,	\$150,000	\$5,021,506	\$3,910,183	\$23,194,555	\$20,719,824	111.94	\$2,474,731	\$2,006,919
Charter Oak,	200,000	3,254,585	2,900,616	13,542,685	13,451,655	100.69	91,030	450,428
Connecticut General,	250,000	325,403	251,383	1,272,299	1,031,444	123.36	240,855	276,229
Connecticut Mutual,	—	9,619,114	7,061,033	46,163,497	42,154,958	109.51	4,008,539	3,927,046

INSURANCE COMMISSIONER.

xv

Continental, Conn., . . .	\$300,000	\$673,928	\$644,486	\$3,369,898	\$3,259,376	103.39	\$110,462	\$220,526
Equitable, . . .	100,000	9,242,542	6,503,453	30,872,374	28,297,979	109.10	2,574,396	2,148,256
Germania, . . .	200,000	1,832,171	1,215,881	7,910,109	7,295,382	108.43	614,727	410,081
Globe Mutual, . . .	100,000	999,522	841,066	4,418,218	4,271,778	103.43	146,440	339,516
Hartford Life and Annuity, .	300,000	152,166	114,610	948,978	615,762	154.12	383,216	314,851
Home, . . .	125,000	908,764	671,185	4,730,123	4,076,117	116.04	654,006	541,610
Homeopathic, . . .	200,000	249,496	194,701	696,218	639,955	108.79	56,263	61,588
Knickerbocker, . . .	100,000	1,847,101	1,860,572	6,910,972	6,806,277	101.54	104,695	504,273
Manhattan, . . .	100,000	1,843,195	1,606,678	10,045,613	8,742,460	114.91	1,303,153	1,382,807
Metropolitan, . . .	200,000	961,280	691,669	2,161,202	2,088,632	103.48	72,570	103,676
Mutual, . . .	—	20,014,964	15,902,986	82,076,707	77,001,080	106.59	5,075,627	4,584,522
Mutual Benefit, . . .	—	6,682,410	5,554,773	33,336,417	30,003,918	111.11	3,332,499	2,614,986
National, Vermont, . . .	66,000	379,939	231,815	2,076,334	1,410,915	147.15	665,419	557,900
National of the U. S., . . .	1,000,000	949,560	651,279	3,962,874	3,396,501	116.65	566,373	629,628
New York, . . .	—	7,762,099	5,198,103	33,163,715	29,226,285	113.47	3,937,430	3,586,120
Northwestern Mutual, . . .	—	3,925,372	2,955,233	17,995,863	15,420,821	116.70	2,575,042	2,445,449

TABLE A.—Summary of the Income, &c., of the Several Companies—Concluded.

NAME OF COMPANY.	Cash Guar- antee Capital.	Gross Income.	Gross Expenditures.	Gross Assets.	Gross Liabilities.	Ratio of As- sets to Lia- bilities.	Surplus as re- gards Policy- holders, Dec. 31, 1876.	Surplus as re- gards Policy- holders, Dec. 31, 1875.
Penn Mutual, . . .	—	\$1,492,187	\$1,139,908	\$5,897,102	\$5,066,161	116.40	\$830,941	\$796,477
Phoenix Mutual, . . .	\$100,000	2,697,611	2,167,504	10,763,457	10,628,978	101.91	139,479	74,773
Provident Life and Trust, .	500,000	954,256	441,117	3,573,893	2,810,402	127.17	763,491	736,380
Provident Savings, . . .	125,000	73,626	78,578	133,961	52,465	254.19	80,896	114,400
Travelers', . . .	—	704,136	338,908	4,053,159*	2,866,019*	141.42	1,187,140	1,125,087
Union Mutual, . . .	—	2,101,948	2,207,505	8,099,634	7,998,069	101.27	101,565	1,241,158
United States, . . .	250,000	1,137,974	988,390	4,815,651	4,275,270	112.64	540,381	493,832
Vermont, . . .	100,000	34,031	27,539	181,398	82,564	219.71	98,834	104,905
Washington, . . .	125,000	1,135,840	780,228	5,221,902	4,686,433	111.43	535,469	445,830
Totals of other States, .	\$1,591,000	\$86,976,726	\$67,131,382	\$371,588,148	\$338,372,480	109.80	\$33,215,668	\$32,239,252
Grand Totals, . . .	\$5,116,500	\$92,957,935	\$72,074,340	\$401,547,261	\$364,354,802	110.19	\$37,192,459	\$35,817,476

* Including both Life and Accident Departments.

**TABLE B.—Ratio of Net Assets to Computed Premium Reserve,
December 31, 1876.**

NAME OF COMPANY.	Net Assets or Actual Premium Reserve.	Net Present Val. of Policies or Computed Premium Reserve.	Ratio in 1876.	CORRESP'G RATIOS.	
				1875.	1874.
MASSACHUSETTS COS.					
Berkshire, . . .	\$3,174,022	\$2,852,107	111.29	110.92	110.27
John Hancock, . . .	2,759,814	2,520,170	109.51	106.06	100.74
Mass. Mutual, . . .	6,227,684	5,544,085	112.33	110.89	110.16
New England Mut., . .	14,190,586	12,507,883	113.45	112.29	111.47
State Mutual, . . .	2,061,532	1,743,632	118.26	114.94	117.60
Totals, . . .	\$28,413,638	\$25,167,877	112.90	111.38	110.28
COS. OF OTHER STATES.					
Ætna, . . .	\$22,673,956	\$20,199,225	112.25	110.44	109.18
Charter Oak, . . .	13,279,001	13,187,971	100.70	103.40	102.17
Connecticut General,	1,236,783	995,928	124.19	129.09	129.23
Connecticut Mutual, .	44,848,184	40,839,645	109.81	110.20	110.79
Continental, Conn., .	3,346,580	3,236,118	103.41	106.95	107.31
Equitable, . . .	30,295,095	27,720,700	109.29	108.52	103.10
Germania, . . .	7,721,990	7,107,263	108.65	106.09	105.11
Globe Mutual, . . .	4,292,616	4,146,176	103.53	108.72	107.54
Hartford L. and A., .	935,007	601,790	155.37	153.53	148.21
Home, . . .	4,682,866	4,028,860	116.23	113.92	111.32
Homœopathic, . . .	680,941	624,678	109.01	110.73	110.03
Knickerbocker, . . .	6,569,503	6,464,809	101.62	107.71	106.66
Manhattan, . . .	9,690,020	8,386,867	115.54	116.91	117.83
Metropolitan, . . .	2,085,827	2,013,257	103.61	105.67	108.48
Mutual, . . .	81,294,085	76,218,458	106.66	106.26	105.09
Mutual Benefit, . . .	32,371,622	29,039,123	111.48	109.41	114.44
National, Vermont, .	1,986,387	1,320,968	150.37	144.93	145.90
National of the U. S.,	3,830,979	3,264,606	117.35	120.21	120.79

REPORT OF THE

TABLE B.—*Ratio of Net Assets, &c.*—Concluded.

NAME OF COMPANY.	Net Assets or Actual Premium Reserve.	Net Present Val. of Policies or Computed Premium Reserve.	Ratio in 1876.	CORRESP'G RATIOS.	
				1875.	1874.
New York, . .	\$32,621,083	\$28,683,653	113.73	113.52	110.08
Northwestern Mut., .	17,740,802	15,165,760	116.98	116.97	115.09
Penn Mutual, . .	5,754,099	4,923,158	116.88	117.81	116.01
Phoenix Mutual, .	10,422,303	10,282,824	101.35	100.75	102.57
Provident L. and T.,	3,537,690	2,774,199	127.52	131.44	131.61
Provident Savings, .	113,741	32,845	346.29	1,027.66	—
Travelers,' . .	3,711,645	2,524,505	147.02	150.30	148.90
Union Mutual, . .	7,831,346	7,729,781	101.31	115.96	115.52
United States, . .	4,658,657	4,118,276	113.12	112.39	113.57
Vermont, . . .	180,398	81,564	221.18	249.26	284.53
Washington, . .	5,172,860	4,637,391	111.55	110.28	109.96
Totals, . . .	\$363,566,066	\$330,410,398	110.04	—	—
Grand Totals, .	\$391,979,704	\$355,578,275	110.24	—	—

TABLE C.—*Ratio of Premium Notes and Loans to Computed Premium Reserve, December 31, 1876.*

NAME OF COMPANY.	Premium Notes and Loans.	Ratio to Reserve in 1876.	CORRESPONDING RATIOS.				
			1875.	1874.	1873.	1872.	1871.
MASSACHUSETTS COS.							
Berkshire, . . .	\$193,738	6.79	7.48	7.90	8.79	9.84	10.05
John Hancock, . .	341,046	13.53	14.69	15.17	19.50	22.04	25.65
Mass. Mutual, . .	894,548	16.14	18.54	20.24	22.33	23.92	24.40
New Engla'd Mut.,	1,823,941	14.58	16.78	18.47	20.72	22.68	24.53
State Mutual, . .	23,011	1.32	1.54	3.95	3.34	2.93	2.05
Totals, . . .	\$3,276,283	13.02	16.02	16.39	18.55	20.29	21.79
COS. OF OTHER STATES.							
Ætna,	\$3,764,626	18.64	21.95	25.70	30.35	35.53	43.11
Charter Oak,, . .	2,849,615	21.61	26.49	29.75	29.09	31.40	30.59
Connecticut Gen'l,	141,867	14.24	15.28	16.66	19.41	20.98	20.50
Connecticut Mut.,	6,290,699	15.40	17.49	20.12	24.79	30.22	36.38
Continental, Conn.,	1,112,286	34.37	37.20	41.75	45.29	59.65	65.82
Equitable, . . .	—	—	—	—	—	—	—
Germania, . . .	—	—	—	—	—	—	—
Globe Mutual, . .	24,025	.60	—	—	—	—	—
Hartford L. & A.,	—	—	—	—	—	—	—
Home,	1,074,515	26.67	28.11	29.16	30.49	32.66	35.99
Homœopathic, . .	—	—	—	—	—	—	—
Knickerbocker, . .	2,633,596	40.74	43.14	45.18	47.63	50.28	53.27
Manhattan, . . .	2,014,314	24.02	26.67	29.04	31.68	32.94	38.00
Metropolitan, . .	365,689	18.16	20.52	27.32	25.63	25.64	24.14
Mutual,,	—	—	—	—	—	—	—
Mutual Benefit, . .	5,647,080	19.45	21.04	26.77	29.01	31.07	33.77
National, Vt., . .	28,661	2.17	2.57	3.38	3.96	4.54	5.62
Nat'l of the U. S.,	54,622	1.61	2.00	2.38	2.77	.10	—

REPORT OF THE

TABLE C.—*Ratio of Premium Notes and Loans, &c.*—Concluded.

NAME OF COMPANY.	Premium Notes and Loans.	Ratio to Reserve in 1876.	CORRESPONDING RATIOS.				
			1875.	1874.	1873.	1872.	1871.
New York, . . .	\$781,585	2.72	3.34	3.75	4.37	5.00	5.61
Northwest'n Mut.,	3,825,551	25.22	28.74	32.14	35.79	39.66	42.55
Penn Mutual, . .	722,384	14.67	15.66	16.64	17.29	21.27	28.37
Phoenix Mutual, .	2,982,685	29.01	33.77	38.21	42.66	48.67	56.25
Provident L. & T., .	97,289	3.51	4.43	5.58	6.72	8.53	10.80
Provident Savings,	329	1.00	—	—	—	—	—
Travelers,' . . .	—	—	—	—	—	—	—
Union Mutual, . .	1,881,566	24.34	28.41	30.77	33.79	36.38	37.97
United States, . .	155,471	3.78	4.49	5.43	6.66	7.82	15.48
Vermont,	8,543	10.47	9.60	11.87	—	—	—
Washington, . . .	—	—	—	—	—	—	—
Totals,	\$36,456,998	11.03	—	—	—	—	—
Grand Totals, . .	\$39,733,281	11.17	—	—	—	—	—

TABLE D.—Ratio of Real Estate and other Investments to Gross Assets.

NAME OF COMPANY.	Gross Assets.	Real Estate, Stocks, Bonds, etc., owned.		Loaned on Mortgages and Collaterals.		Premium Notes.		Uncollected and De- ferred Premiums.		Cash Items.		Interest Accrued and Unpaid.	
		Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.
MASS. COMPANIES.													
Berkshire, . .	\$3,242,237	\$1,031,657	31.82	\$1,828,694	56.40	\$193,738	5.98	\$60,440	1.88	\$61,149	1.89	\$68,559	2.05
John Hancock, .	2,794,844	844,757	30.23	1,490,760	53.34	341,046	12.20	55,029	1.97	3,329	.12	59,923	2.14
Mass. Mutual, .	6,424,144	906,982	14.12	4,115,131	64.06	894,548	13.92	165,092	2.57	95,891	1.49	246,500	3.84
New Eng'd Mut.,	14,513,412	8,985,892	61.91	2,884,927	19.88	1,823,940	12.57	392,741	2.71	182,127	1.25	243,785	1.68
State Mutual, .	2,081,594	1,591,530	76.46	161,259	7.75	23,011	1.10	-	-	293,444	14.10	12,350	.59
Totals, . .	\$29,056,231	\$13,360,818	45.98	\$10,480,771	36.07	\$3,276,283	11.28	\$673,302	2.32	\$635,940	2.19	\$629,117	2.16
COS. OF OTHER STATES.													
Ætna, . . .	\$23,194,555	\$7,573,695	32.65	\$9,951,639	42.91	\$3,764,626	16.23	\$167,655	.72	\$1,050,834	4.53	\$686,108	2.96
Charter Oak, .	13,542,685	4,571,251	33.80	5,617,255	41.45	2,849,615	21.03	92,167	.68	120,802	.89	291,595	2.15
Connecticut Gen'l,	1,272,299	450,691	35.42	592,770	46.59	141,867	11.15	25,791	2.03	43,304	3.40	17,876	1.41
Connecticut Mut'l,	46,163,497	8,352,973	18.09	27,910,707	60.46	6,290,699	13.63	35,415	.08	1,725,322	3.74	1,848,381	4.00
Continent'l, Conn.,	3,369,838	891,178	26.44	911,766	27.06	1,112,286	33.01	132,456	3.93	180,531	5.36	141,621	4.20
Equitable, . .	31,289,714	10,781,851	34.46	18,219,084	58.23	-	-	663,421	2.12	1,276,805	4.08	348,553	1.11
Germania, . .	7,910,109	2,049,849	25.92	5,313,905	67.18	-	-	282,612	3.57	124,307	1.57	139,436	1.76

REPORT OF THE

TABLE D.—Ratio of Real Estate and other Investments, &c.—Concluded.

NAME OF COMPANY.	Gross Assets.	Real Estate, Stocks, Bonds, etc., owned.		Loaned on Mortgages and Collaterals.		Premium Notes.		Uncollected and De- ferred Premiums.		Cash Items.		Interest Accrued and Unpaid.	
		Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.
Globe Mutual, .	\$4,418,218	\$2,352,111	53.24	\$1,772,463	40.12	\$24,025	.54	\$176,087	3.99	\$37,622	.85	\$55,910	1.26
Hartford L. & A.,	948,978	74,701	7.87	801,347	84.44	-	-	21,158	2.23	12,213	1.29	39,559	4.17
Home, . . .	4,730,123	1,442,133	30.49	1,942,466	41.07	1,074,515	22.72	115,262	2.44	132,235	2.79	23,512	.49
Homoeopathic, .	696,218	272,701	39.17	358,880	51.55	-	-	45,343	6.51	9,934	1.43	9,360	1.34
Knickerbocker, .	6,910,972	1,549,514	22.42	2,198,639	31.81	2,633,596	38.11	47,591	.69	106,800	1.55	374,832	5.42
Manhattan, . .	10,045,613	1,466,500	14.60	5,858,308	58.32	2,014,314	20.05	206,881	2.06	244,223	2.43	255,387	2.54
Metropolitan, .	2,161,202	631,474	29.22	802,491	37.13	365,689	16.92	310,519	14.37	21,003	.97	30,026	1.39
Mutual, . . .	82,076,707	16,919,815	20.61	60,856,200	74.15	-	-	795,396	.97	2,183,002	2.66	1,322,294	1.61
Mutual Benefit, .	33,336,417	13,385,032	40.15	12,615,948	37.85	5,647,080	16.94	216,894	.65	800,077	2.40	671,386	2.01
National, Vt., .	2,076,334	951,983	45.85	935,214	45.04	28,661	1.38	25,953	1.25	64,485	3.11	70,038	3.37
National of U. S.,	3,962,874	929,216	23.45	2,655,039	67.00	54,622	1.38	111,500	2.81	138,904	3.50	73,593	1.86
New York, . .	33,163,715	12,852,622	38.76	17,354,838	52.33	781,585	2.36	446,178	1.34	1,427,933	4.31	300,559	.90
Northwest'n Mut.,	17,995,863	941,529	5.23	11,605,628	64.49	3,825,551	21.26	273,393	1.52	762,008	4.23	587,754	3.27
Penn Mutual, .	5,897,102	2,374,625	40.27	2,480,708	42.07	722,384	12.25	105,521	1.79	122,977	2.08	90,887	1.54
Phoenix Mutual, .	10,763,457	825,110	7.67	6,244,005	58.01	2,982,685	27.71	74,401	.69	413,218	3.84	224,038	2.08
Provident L. & T.,	3,573,893	1,749,454	48.95	1,538,332	43.05	97,289	2.72	148,049	4.14	19,101	.53	21,668	.61

Provident Sav'gs,	\$133,361	\$112,406	84.29	-	-	\$329	.25	\$18,971	14.21	\$1,655	1.24	-	-
Travelers',	2,912,606	502,655	20.35	\$2,029,928	69.69	-	-	123,902	4.25	52,295	1.80	\$113,826	3.91
Union Mutual,	8,099,634	590,737	7.29	5,237,905	64.67	1,881,566	23.23	96,433	1.19	118,889	1.47	174,204	2.15
United States,	4,815,651	1,597,888	33.18	2,702,438	56.12	155,471	3.23	110,873	2.30	191,655	3.98	57,328	1.19
Vermont,	181,398	23,760	13.10	122,217	67.38	8,543	4.71	8,018	4.42	17,255	9.51	1,605	.88
Washington,	5,221,902	2,518,385	48.23	2,353,362	45.07	-	-	180,430	3.45	116,654	2.23	53,071	1.02
Totals,	\$370,864,935	\$98,825,839	26.65	\$210,983,382	56.89	\$36,456,998	9.83	\$5,058,270	1.36	\$11,516,043	3.11	\$8,024,403	2.16
Grand Totals,	\$399,921,166	\$112,186,657	28.06	\$221,464,153	55.38	\$39,733,281	9.93	\$5,731,572	1.43	\$12,151,983	3.04	\$8,653,520	2.16

* The business of the Accident Department is not included in these amounts.

REPORT OF THE

TABLE E.—Policies Issued, Terminated and Gained in 1876, with Number and Amount of Policies in Force, December 31.

NAME OF COMPANY.	Issued.		Gain or Loss.		POLICIES IN FORCE.	
	Number.	Am.	Number.	Amount.	Number.	Amount.
MASSACHUSETTS COMPANIES.						
Berkshire,	1,001	\$2,4	—130	—\$403,751	5,531*	\$12,331,015
John Hancock,	958	1,8	—288	—1,011,101	7,338*	13,914,179
Massachusetts Mutual,	1,305	3,6	—286	—1,225,611	14,458	33,803,463
New England Mutual,	2,490	7,5	—556	—1,640,713	20,212	58,940,326
State Mutual,	296	8	81	433,950	4,826	10,308,271
Totals,	6,049	\$16,3	—1,179	—\$3,847,226	52,365	\$129,297,254
COMPANIES OF OTHER STATES.						
Zetna,	6,148	\$9,5	+244	—\$1,068,456	56,987	\$87,385,554
Charter Oak,	4,268	8,5	—1,343	—6,302,270	25,138	52,494,057
Connecticut General,	1,106	1,671,346	+266	+136	3,688	6,689,610
Connecticut Mutual,	6,028	15,895,996	+409	—1,662,434	66,618	183,414,408
Continental, Conn.,	1,470	2,552,829	—251	—1,228,435	10,822	18,945,713

INSURANCE COMMISSIONER.

XXV

Equitable,	7,398	\$25,020,577	7,362	\$30,602,573	+36	—\$5,581,996	48,736	\$173,050,690
Germania,	2,393	8,653,178	2,395	4,054,316	—2	—401,138	20,296	34,056,313
Globe Mutual,	2,534	4,967,275	2,358	5,798,731	+176	—831,456	10,994	20,913,024
Hartford Life and Annuity,	473	754,778	638	1,213,024	—165	—458,246	2,382	3,502,683
Home,	930	1,687,767	1,218	2,306,601	—288	—618,834	9,946	19,902,744
Homœopathic,	1,318	2,236,646	1,005	1,727,880	+313	+508,766	3,270	5,539,569
Knickerbocker,	972	2,156,234	1,807	4,743,494	—835	—2,587,260	9,569	21,085,703
Manhattan,	1,452	3,904,967	1,607	5,046,072	—155	—1,141,105	12,608	38,942,758
Metropolitan,	4,116	5,217,032	4,049	6,100,355	+67	—883,323	17,508	24,223,764
Mutual,	9,344	32,127,693	9,612	35,906,877	—268	—3,779,184	92,125	301,278,037
Mutual Benefit,	3,656	9,674,429	3,364	11,931,547	+292	—2,257,118	43,307	131,846,985
National, Vermont,	388	1,111,191	555	1,590,346	—167	—479,155	4,484	9,440,381
National of the United States,	2,002	4,453,016	2,604	5,775,959	—602	—1,322,943	10,343	21,619,001
New York,	6,514	20,062,111	5,754	18,445,757	+760	+1,616,354	45,421	127,748,473
Northwestern Mutual,	5,347	12,375,829	5,319	12,006,853	+28	+368,976	36,456	67,493,191

* The policies of this Company, continued in force under the Non-forfeiture Act of 1861, are this year, for the first time, brought into the policy account.

REPORT OF THE

TABLE E.—Policies Issued, Terminated and Gained in 1876—Concluded.

NAME OF COMPANY.	ISSUED.		TERMINATED.		GAIN OR LOSS.		POLICIES IN FORCE.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Penn Mutual,	2,434	\$6,959,272	1,336	\$4,295,638	+1,098	+2,663,634	10,643	\$31,053,301
Phoenix Mutual,	3,460	4,519,697	5,966	12,422,901	—2,506	—7,903,204	27,775	52,343,982
Provident Life and Trust,	1,168	3,859,388	819	2,491,599	+349	+1,367,789	6,805	20,847,199
Provident Savings,	1,052	2,303,600	405	929,500	+647	+1,374,100	911	2,231,700
Travelers',	2,451	4,100,396	2,129	4,123,119	+322	—22,723	10,833	19,146,391
Union Mutual,	4,777	8,266,345	6,455	14,027,516	—1,678	—5,761,171	20,444	40,979,204
United States,	2,195	4,407,572	2,584	5,952,560	—389	—1,544,988	10,303	20,835,662
Vermont,	102	155,744	71	137,744	+31	+18,000	515	940,000
Washington,	1,433	2,866,235	1,675	3,969,735	—242	—1,103,500	10,899	23,546,827
Totals,	86,929	\$205,030,808	90,782	\$247,051,992	—3,853	—\$42,021,184	629,826	\$1,556,497,924
Grand Totals,	92,978	\$221,339,842	98,010	\$267,208,252	—5,032	—\$45,868,410	682,191	\$1,685,795,178

TABLE F.—*Claims by Death during the year 1876, and Ratios for five years of Losses to Mean Amount Insured.*

NAME OF COMPANY.	Commenced Business.	CLAIMS BY DEATH IN 1876.		Ratio to Mean No. of Policies.	RATIOS OF AMOUNT OF LOSS TO MEAN AMOUNT INSURED.					Average for the five years given.
		No.	Amount.		1876.	1873.	1874.	1875.	1872.	
Massachusetts Hospital, . . .	1823,	-	-	-	-	-	-	-	-	-
Mutual, New York, . . .	1843,	1,020	\$3,288,080	1.11	1.08	1.13	1.01	1.05	.94	1.04
New England Mutual, . . .	1844,	261	852,731	1.27	1.43	1.37	1.32	1.19	1.16	1.29
Mutual Benefit, . . .	1845,	569	2,119,317	1.32	1.59	1.46	1.40	1.36	1.49	1.46
New York, . . .	1845,	557	1,622,875	1.24	1.28	1.33	1.14	1.25	1.30	1.26
State Mutual, . . .	1845,	45	79,400	.94	.79	1.10	1.03	.98	.86	.95
Connecticut Mutual, . . .	1846,	832	2,377,338	1.29	1.29	1.46	1.22	1.44	1.32	1.35
Penn Mutual, . . .	1847,	137	394,338	1.36	1.33	1.21	1.04	1.72	1.60	1.38
Union Mutual, . . .	1849,	293	670,416	1.38	1.53	1.09	1.01	1.03	.92	1.12
Ætna, . . .	1850,	638	1,276,704	1.12	1.43	1.37	1.42	1.77	1.49	1.50
Charter Oak, . . .	1850,	321	798,016	1.24	1.43	1.18	1.06	1.12	1.13	1.18

TABLE F.—*Claims by Death during the Year 1876.*—Concluded.

NAME OF COMPANY.	Commenced Business.	CLAIMS BY DEATH IN 1876.		Ratio to Mean No. of Policies.	RATIOS OF AMOUNTS OF LOSS TO MEAN AMOUNT INSURED.					Average for the five years given.
		No.	Amount.		1876.	1875.	1874.	1873.	1872.	
Manhattan,	1850,	201	\$687,486	1.58	1.74	1.93	1.44	1.60	1.34	1.61
National, Vermont,	1850,	93	77,662	.72	.80	1.00	1.18	1.07	.81	.97
United States,	1850,	139	261,860	1.32	1.21	1.40	1.56	1.34	1.09	1.32
Berkshire,	1851,	71	170,739	1.37	1.47	1.39	1.11	1.14	1.06	1.23
Massachusetts Mutual,	1851,	137	342,595	.94	1.00	1.30	1.04	.98	1.07	1.08
Phoenix Mutual,	1851,	342	840,939	1.18	1.49	1.38	1.24	1.29	1.13	1.31
Knickerbocker,	1853,	184	534,298	1.84	2.39	2.27	1.89	1.86	2.00	2.08
Northwestern Mutual,	1858,	391	902,417	1.07	1.34	1.12	1.04	1.09	.87	1.09
Equitable,	1859,	519	2,115,945	1.07	1.20	1.37	1.00	1.25	1.04	1.17
Germania,	1860,	263	460,356	1.30	1.34	1.50	1.58	1.69	1.34	1.49
Home,	1860,	111	219,596	1.11	1.09	1.11	1.01	1.09	1.14	1.09
Washington,	1860,	98	262,555	.89	1.07	1.20	1.30	1.16	1.08	1.16

John Hancock,	1862,	43	\$78,369	.65	.62	1.29	.84	1.29	1.26	1.06
Continental, Conn.,	1864,	85	146,014	.78	1.00	.98	.93	.94	1.00	.97
Globe,	1864,	124	304,207	1.14	1.43	1.79	1.56	1.51	1.34	1.53
Travelers',	1864,	93	178,504	.87	.93	.90	.72	.89	1.11	.91
Connecticut General,	1865,	29	53,448	.82	.80	1.11	.82	1.30	1.32	1.07
Provident Life and Trust,	1865,	41	128,948	.62	.64	.60	.75	.64	1.13	.75
Hartford Life and Annuity,.	1866,	22	44,000	.89	1.18	.49	.50	.85	.57	.72
Metropolitan,	1866,	193	234,271	1.10	.95	1.12	.89	.84	.92	.94
Homœopathic,	1868,	32	50,752	1.03	.96	.68	.79	.99	1.30	.94
National of United States,	1868,	108	232,368	1.02	1.04	1.04	.82	1.20	1.04	1.03
Vermont,	1869,	3	11,000	.60	1.18	.33	.04	-	-	-
Provident Savings,	1875,	3	16,000	.51	1.04	-	-	-	-	-
Totals, . . . . .	. . . . .	7,938	\$21,833,544	1.15	1.28	-	-	-	-	-

TABLE G.—Ratio of Expenses to Mean Amount Insured.

NAME OF COMPANY.	Mean Amount Insured, 1876.	Expenses.*	Ratio.	CORRESPONDING RATIOS.								
				1875.	1874.	1873.	1872.	1871.	1870.	1869.	1868.	1867.
MASSACHUSETTS COMPANIES.												
Berkshire,	\$11,635,616	\$77,711	.67	.81	.80	.81	.85	1.11	.86	.90	1.11	1.39
John Hancock,	12,715,505	109,461	.86	.87	.84	.95	1.16	1.02	.97	1.10	1.06	1.28
Massachusetts Mutual,	34,416,269	195,083	.57	.64	.68	.72	.76	.71	.78	.87	.64	.69
New England Mutual,	59,791,548	287,650	.48	.51	.50	.51	.70	.53	.57	.73	.79	.71
State Mutual,	10,095,797	46,554	.46	.49	.52	.58	.65	.56	.45	.52	.47	.49
COMPANIES OF OTHER STATES.												
Ætna,	89,419,783	547,547	.61	.62	.72	.70	69	.64	.67	.84	1.20	1.21
Charter Oak,	55,645,192	684,723	1.23	.89	.83	.85	.92	.92	1.00	1.05	1.03	1.11
Connecticut General,	6,689,542	87,946	1.31	1.03	1.20	.97	1.04	1.31	1.31	1.46	1.57	1.99
Connecticut Mutual,	184,245,625	1,042,275	.57	.53	.57	.55	.53	.57	.53	.54	.59	.72
Continental, Conn.,	14,560,931	201,546	1.38	.76	.96	1.12	1.28	1.39	1.54	1.53	1.86	1.86
Equitable,	175,841,688	1,327,025	.75	.72	.98	.85	.84	.79	.78	.84	.88	1.01

Germania	.	.	.	.	\$34,238,994	\$309,344	.90	.92	.86	.87	.89	.98	.93	1.02	1.05	.89
Globe Mutual,	.	.	.	.	21,328,752	230,081	1.08	1.01	.93	1.08	1.09	1.30	1.49	1.61	1.47	1.21
Hartford Life and Annuity,.	.	.	.	.	3,731,806	45,535	1.22	.84	.73	1.87	1.95	1.60	1.57	1.81	3.81	9.05
Home, .	.	.	.	.	20,212,161	131,757	.65	.64	.68	.70	.74	.76	.81	.85	.87	1.05
Homœopathic,	.	.	.	.	5,285,186	70,357	1.33	1.33	1.27	1.15	1.26	1.47	1.58	3.26	2.51	-
Knickerbocker,	.	.	.	.	22,379,333	162,572	.73	1.03	.80	.91	.67	.84	1.09	1.21	1.24	1.52
Manhattan, .	.	.	.	.	39,513,310	302,564	.77	.80	.81	.86	.81	.75	.73	.80	.81	.91
Metropolitan,	.	.	.	.	24,665,426	203,205	.82	.84	1.00	1.21	1.04	1.19	2.11	1.89	3.10	.92
Mutual,	.	.	.	.	303,167,629	1,397,431	.46	.48	.54	.69	.47	.52	.57	.73	.81	.96
Mutual Benefit,	.	.	.	.	132,975,544	651,491	.49	.52	.49	.54	.51	.53	.55	.55	.55	.62
National, Vermont,	.	.	.	.	9,679,956	52,581	.54	.53	.51	.61	.79	.64	.69	.62	.52	.56
National of the United States,	.	.	.	.	22,280,473	258,525	1.16	1.05	.88	1.28	.82	1.37	1.32	3.29	1.92	-
New York, .	.	.	.	.	126,940,296	749,696	.59	.58	.60	.68	.78	.76	.97	1.08	.94	.79
Northwestern Mutual,.	.	.	.	.	67,308,703	543,140	.81	.71	.87	.73	.79	.81	.87	1.02	1.21	1.01
Penn Mutual,	.	.	.	.	29,721,484	237,548	.80	.74	.69	.68	.59	.58	.70	.83	.53	-

* Including net cost of capital.

TABLE G.—Ratio of Expenses to Mean Amount Insured—Concluded.

NAME OF COMPANY.	Mean Amount Insured, 1876.	Expenses.*	Ratio.	CORRESPONDING RATIOS.								
				1875.	1874.	1873.	1872.	1871.	1870.	1869.	1868.	1867.
Phoenix Mutual, . . . ,	\$56,295,584	\$402,171	.71	.79	.67	.77	.82	.83	1.02	.89	.98	1.12
Provident Life and Trust, . .	20,163,304	148,848	.74	.69	.78	.89	.83	.91	.95	1.21	1.28	1.99
Provident Savings,	1,544,650	77,174	5.00	—	—	—	—	—	—	—	—	—
Travelers',	19,157,753	152,366	.80	.76	.78	.61	.52	.54	.62	.74	.92	1.25
Union Mutual,	43,859,789	654,408	1.49	1.06	1.01	.88	1.01	.79	.75	.85	.80	1.12
United States,	21,608,156	270,794	1.25	1.30	1.32	1.24	1.10	1.70	.87	.88	1.52	.67
Vermont,	931,000	13,007	1.40	1.00	1.12	—	—	—	—	—	—	—
Washington,	24,488,181	182,142	.74	.78	.76	.85	.90	.84	.92	1.61	1.42	1.25
Totals,	\$1,706,534,966	\$11,854,258	.69	—	—	—	—	—	—	—	—	—

* Including net cost of capital.

TABLE H.—*Massachusetts Business.*

NAME OF COMPANY.	POLICIES ISSUED, 1876.		POLICIES ISSUED, 1875.	
	Number.	Amount.	Number.	Amount.
MASSACHUSETTS COMPANIES.				
Berkshire,	115	\$185,891	160*	\$274,369
John Hancock, . . .	160	234,575	286	324,654
Massachusetts Mutual, .	321	891,867	355	1,013,992
New England Mutual, .	299	734,829	353	829,403
State Mutual,	123	236,000	206	484,500
Totals,	1,018	\$2,283,162	1,360	\$2,926,918
COMPANIES OF OTHER STATES.				
Etna,	295	\$464,569	370	\$647,924
Charter Oak,	562	992,165	419	825,060
Connecticut General, .	86	125,401	128	238,152
Connecticut Mutual, .	212	701,200	267	815,148
Continental, Conn., . .	89	148,075	66	145,700
Equitable,	393	1,316,770	371	1,072,085
Germania,	9	7,944	7	6,007
Globe Mutual,	92	198,327	61	133,000
Hartford L. and A., . .	34	46,421	41	46,899
Home,	3	9,500	7	11,500
Homœopathic,	100	200,324	87	192,619
Knickerbocker,	50	140,500	24	45,995
Manhattan,	68	262,836	82	273,734
Metropolitan,	104	114,653	192	219,876
Mutual,	558	1,290,295	583	1,611,506
Mutual Benefit,	158	500,075	195	591,335
National, Vermont, . .	123	397,000	103	308,500
National of the U. S., .	26	27,515	14	38,000

xxxiv REPORT OF THE INSURANCE COM'R.

TABLE H.—*Massachusetts Business*—Concluded.

NAME OF COMPANY.	POLICIES ISSUED, 1876.		POLICIES ISSUED, 1875.	
	Number.	Amount.	Number.	Amount.
New York, . . .	229	\$645,890	277	\$845,425
Northwestern Mutual, .	100	408,058	81	280,506
Penn Mutual, . . .	20	31,000	12	50,200
Phoenix Mutual, . . .	241	261,125	404	570,351
Provident L. and T., .	67	148,000	92	148,534
Provident Savings, . .	84	138,750	—	—
Travelers', . . .	118	200,984	118	220,117
Union Mutual, . . .	766	1,294,200	907	1,569,212
United States, . . .	182	312,320	219	381,820
Vermont, . . .	20	40,000	11	33,200
Washington, . . .	52	134,085	57	132,400
Totals, . . .	4,841	\$10,557,982	5,195	\$11,454,805
Grand Totals, . . .	5,859	\$12,841,144	6,555	\$14,381,723

MASSACHUSETTS
***LIFE* INSURANCE COMPANIES.**

**DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1876.**

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD.

[Incorporated May, 1851. Commenced business, September 8, 1851.]

PAID-UP CAPITAL, \$25,500.

EDWARD BOLTWOOD, *President.*

Secretary, JAMES W. HULL.

JAMES M. BARKER, *Vice-President.*

Principal Office, Pittsfield.

INCOME.

Total premium income,	\$443,201 55
Cash received for interest on stocks, bonds and loans,	179,444 98
for interest on other debts due the company,	7,412 66
as discount on claims paid in advance,	550 26
for rents of company's property,	7,687 31
Profit and loss,	50 41
Total income,	\$638,347 17
Net or ledger assets, December 31, 1875,	*2,964,502 39
Total,	\$3,602,849 56

DISBURSEMENTS.

Cash paid for losses and additions,	\$159,268 92
Premium notes or loans used in payment of same,	6,018 29
Cash paid for matured endowments and additions,	48,883 49
Premium notes or loans used in payment of same,	2,611 51
Gross amount paid for losses and endowments,	\$216,782 21
Cash paid for surrendered policies,	23,554 57
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	20,386 14
Cash surrender values, including reconverted additions applied in payment of premiums,	44,727 49
Cash dividends paid policy-holders, \$11,499.69; applied in payment of premiums, \$72,089.43,	83,589 12
Premium notes or loans used in payment of dividends,	8,359 21
Total paid policy-holders,	\$397,398 74

* This balance has been increased (from \$2,958,221.12, per last Report) by the amount of cash held in reserve by the company against sundry ledger accounts in suspense, included in Liabilities.

Cash paid for dividends to stockholders,	\$1,785 00
for commissions to agents,	33,080 23
for salaries and travelling expenses of agents,	6,005 11
for medical examiners' fees,	1,810 00
for salaries of officers and office employes,	13,754 77
for taxes and fees,	5,397 44
for rent,	4,659 83
for advertising,	2,883 10
for office and incidental expenses,	9,865 82
Total disbursements,	\$476,640 04
Balance,	\$3,126,209 52

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$217,676 98
Loans on mortgage of real estate (first liens),	1,767,740 63
Loans on collateral security (schedule A),	60,953 33
Premium notes or loans on policies in force,	193,738 44
Cost value of stocks and bonds owned (schedule B),	797,757 80
Cash in company's office,	235 83
Cash deposited in bank,	60,912 69
Bills receivable,	750 00
Agents' ledger balances,	23,443 82
Office furniture,	3,000 00
Ledger assets (as per balance),	\$3,126,209 52

OTHER ASSETS.

Interest due and accrued,	66,558 91
Market value of stocks and bonds, over cost,	16,222 20
Uncollected premiums on policies in force,	\$34,199 19
Deferred premiums on policies in force,	32,956 43
Total,	\$67,155 62
Deduct loading (10 per cent.),	6,715 56
Net am't of uncollected and deferred prem's,	60,440 06
Total assets per company's books,	\$3,269,430 69

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$3,000 00
Agents' balances,	23,443 82
Bills receivable,	750 00
Total,	27,193 82
Total admitted assets,	\$3,242,236 87

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$2,862,988 00	
Deduct net value of re-insured risks,	10,881 00	
Net re-insurance reserve,.	—————	\$2,852,107 00
Death losses and matured endowments in process of adjustment,	\$39,445 00	
Claims resisted by the company,	10,000 00	
Total policy claims,	—————	49,445 00
Unpaid dividends of surplus due policy-holders,		7,436 78
All other liabilities: premiums paid in advance,		8,731 55
Pennsylvania State tax,		2,601 80
		—————
Liabilities as to policy-holders,		\$2,920,922 13
Surplus as regards policy-holders,		321,914 74
		—————
Gross liabilities,		\$3,242,236 87

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$204,351 77	
Premium notes or loans received during 1876,	37,667 05	
Total,	—————	\$242,018 82
Used in payment of losses and claims,	\$8,629 80	
of surrendered policies and voided by lapse,	20,386 14	
of dividends to policy-holders,	8,359 21	
Redeemed by maker in cash,	10,905 23	
Total,	—————	48,280 38
		—————
Balance note assets, December 31, 1876,		\$193,738 44

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	2,910	\$6,950,541 00
Endowment policies,	1,903	3,931,797 00
All other policies,	848	1,794,550 00
Reversionary additions,	—	57,878 00

New Policies Issued in 1876.

Whole-life policies,	360	993,398 00
Endowment policies,	151	238,855 00
All other policies,	1	1,000 00

Old Policies Revived during the year.

Whole-life policies,	28	63,500 00
Endowment policies,	22	32,500 00

All other policies,	439	\$1,087,567 00
Additions by dividends,	—	8,485 00
		<hr/>
Total number and amount,	6,662	\$15,160,071 00

Policies ceased to be in force during the year.

Terminated by death,	71	\$170,739 00
by maturity,	27	50,200 00
by expiry,	379	891,322 00
by surrender,	122	366,007 00
by lapse,	439	1,087,567 00
Not taken,	93	263,221 00
		<hr/>
Total terminated,	1,131	\$2,829,056 00

Policies in force December 31, 1876.

Whole-life policies,	2,852	\$6,737,604 00
Endowment policies,	1,835	3,730,161 00
All other policies,	844	1,804,050 00
Reversionary additions,	—	59,200 00
		<hr/>
Totals,	5,531	\$12,331,015 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Central Pacific R. R. bonds,	\$3,277 50	\$2,453 33
United States bonds,	2,327 50	1,500 00
58 shares Agricultural Nat'l Bank,	11,600 00	4,000 00
7 " " " "	1,400 00	1,000 00
28 " " " "	5,600 00	3,500 00
25 " Pittsfield Nat'l Bank,	3,375 00	1,500 00
150 " Adams Nat'l Bank,	17,750 00	22,000 00
135 " American Express Co.,	13,500 00	
10 " Pittsfield Nat'l Bank,	1,350 00	
67 " Massasoit Paper Co.,	7,370 00	5,000 00
64 " Pittsfield Gas Co.,	8,640 00	7,000 00
Stockbridge and Pittsfield R. R. stock,	1,200 00	1,000 00
150 shares Pittsfield Gas Co.,	20,250 00	12,000 00
		<hr/>
		\$97,640 00 \$60,953 33

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$526,677 80	\$542,900 00
458 shares Pittsfield Nat'l Bank,	61,830 00	61,830 00
250 " Adams Nat'l Bank,	31,250 00	31,250 00

300 shares Agricultural Nat'l Bank, . . .	\$60,000 00	\$60,000 00
North Adams water scrip, . . .	43,000 00	43,000 00
Berkshire County loan, . . .	60,000 00	60,000 00
Cheshire town loan, . . .	14,000 00	14,000 00
Hinsdale town loan, . . .	1,000 00	1,000 00
	<hr/>	<hr/>
	\$797,757 80	\$813,980 00

**JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY,
BOSTON.**

[Incorporated April 21, 1862. Commenced business December 27, 1862.]

President, GEORGE THORNTON.

Secretary and Actuary,

Vice-President, SAMUEL ATHERTON.

GEORGE B. WOODWARD.

Principal Office, Sears Building, Boston.

INCOME.

Total premium income,	\$403,488 42
Cash received for interest on stocks, bonds and loans, . . .	159,766 05
for interest on other debts due the company, . . .	13,772 89
as discount on claims paid in advance, . . .	2,882 79
for rents of company's property, . . .	696 00
	<hr/>
Total income,	\$580,606 15
Net or ledger assets, December 31, 1875, . . .	2,589,351 83
	<hr/>
Total,	\$3,169,957 98

DISBURSEMENTS.

Cash paid for losses and additions,	\$131,161 15
Premium notes or loans used in payment of same, . . .	1,205 56
Cash paid for matured endowments and additions, . . .	70,322 45
Premium notes or loans used in payment of same, . . .	15,893 14
	<hr/>
Gross amount paid for losses and endowments, . . .	\$218,582 30
Cash paid to annuitants,	1,772 00
for surrendered policies,	7,182 78
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	44,777 75
Cash surrender values, including re-converted additions applied in payment of premiums,	83,345 73
Cash dividends paid policy-holders, \$1,184.11; applied in payment of premiums, \$19,604.31,	20,788 42
Premium notes or loans used in payment of dividends, . . .	13,558 62
	<hr/>
Total paid policy-holders,	\$390,007 60

Cash paid for commissions to agents,	\$22,873 39
for salaries and travelling expenses of agents,	23,903 66
for medical examiners' fees,	6,369 50
for salaries of officers and office employes,	26,568 00
for taxes and fees,	4,110 82
for rent,	10,891 71
for furniture and office fixtures,	830 03
for advertising,	3,589 70
for office and incidental expenses,	12,450 20

Total disbursements, \$500,994 61

Balance, \$2,668,963 37

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$50,928 96
Loans on mortgage of real estate (first liens),	1,437,810 00
on collateral security (schedule A),	52,950 00
Premium notes or loans on policies in force,	341,045 98
Par value of stocks and bonds owned (schedule B),	768,500 00
Cash in company's office,	277 53
deposited in bank,	3,051 18
Bills receivable,	2,014 17
Agents' ledger balances,	6,926 74
Commuted commissions, \$3,958.81; loaned on personal security, \$1,500.00,	5,458 81
Ledger assets (as per balance),	<u>\$2,668,963 37</u>

OTHER ASSETS.

Interest due and accrued,	59,308 37
Rents due and accrued,	614 83
Market value of stocks and bonds, over par,	25,327 50
Uncollected premiums on policies in force,	\$32,936 65
Deferred premiums on policies in force,	35,849 99
Total,	<u>\$68,786 64</u>
Deduct loading (20 per cent.),	13,757 33
Net amount of uncollected and deferred pre- miums,	<u>55,029 31</u>
Total assets per company's books,	<u>\$2,809,243 38</u>

ITEMS NOT ADMITTED.

Commuted commissions,	\$3,958 81
Agents' balances,	6,926 74
Loans on personal security,	1,500 00
Bills receivable,	2,014 17
Total,	<u>14,399 72</u>
Total admitted assets,	<u>\$2,794,843 66</u>

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.), .	\$2,523,126 00	
Deduct net value of re-insured risks, . . .	2,956 00	
Net re-insurance reserve,	<u> </u>	\$2,520,170 00
Premium obligations in excess of net values of their policies,	\$152 35	
Matured endowments due and unpaid, . . .	100 00	
Death losses and matured endowments in process of adjustment,	19,154 00	
Total policy claims,	<u> </u>	19,406 35
Unpaid dividends of surplus due policy-holders, . . .		8,321 72
All other liabilities, premiums paid in advance, . . .		7,301 24
Liabilities as to policy-holders,		<u>\$2,555,199 31</u>
Surplus as regards policy-holders,		239,644 35
Gross liabilities,		<u>\$2,794,843 66</u>

PREMIUM NOTE ACCOUNT.

Premium notes on Dec. 31, 1875,	\$373,838 23	
or loans received during 1876,	43,144 65	
Total,	<u> </u>	\$416,982 88
Used in payment of losses and claims,	\$17,098 70	
of surrendered policies and voided by lapse,	44,777 75	
of dividends to policy-hold- ers,	13,558 62	
Redeemed by maker in cash,	501 83	
Total,	<u> </u>	75,936 90
Balance note assets, Dec. 31, 1876,		<u>\$341,045 98</u>

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	3,918	\$8,809,163 00
Endowment policies,	1,952	2,693,367 00
All other policies,	9	14,300 00

New Policies Issued in 1876.

Whole-life policies,	790	1,597,337 00
Endowment policies,	131	154,973 00
All other policies,	4	16,500 00

Old Policies Revived during the year.

Whole-life policies,	24	45,000 00
Endowment policies,	9	13,000 00
All other policies,	1,747	3,408,450 00
Total number and amount,	<u>8,584</u>	<u>\$16,752,090 00</u>

Policies ceased to be in force during the year.

Terminated by death,	43	\$78,369 00
by maturity,	65	84,632 00
by surrender,	51	100,110 00
by lapse,	693	1,580,300 00
by change and decrease,	172	460,500 00
Not taken,	222	534,000 00
Total terminated,	1,246	\$2,837,911 00

Policies in force December 31, 1876.

Whole-life policies,	3,779	\$8,137,632 00
Endowment policies,	1,799	2,337,297 00
All other policies,	1,760	3,439,250 00
Totals,	7,338	\$13,914,179 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Wichita and So. West'n R. R. 1st mort. bonds,	\$6,300 00	\$10,000 00
Atchison, Topeka and Santa Fé R. R. bonds, .	5,550 00	
Atchison, Topeka and Santa Fé land grants, .	2,452 50	
205 shares American Whip Co.,	20,500 00	12,000 00
10 " Boston and Albany R. R. Co.,	1,275 00	2,000 00
Oswego and Fox Valley R. R. bonds,	1,000 00	
Atchison, Topeka and Santa Fé land grants, .	817 50	750 00
United States 5-20 bond,	116 37	
150 shares Chicago, Burl'n and Quincy R. R.,	17,512 50	15,000 00
Detroit City bonds,	10,300 00	10,000 00
United States 5-20 bonds,	590 00	3,200 00
6 shares Boylston Market Association,	4,200 00	
	\$70,613 87	\$52,950 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$101,440 00	\$111,285 00
Cleveland (Ohio) city bonds,	10,300 00	10,450 00
Portland (Me.) city bonds,	4,750 00	5,000 00
Bath (Me.) city bonds,	1,840 00	2,020 00
Salem (Mass.) city bonds,	8,960 00	9,450 00
Lynn (Mass.) city bonds,	13,845 00	14,980 00
Boston (Mass.) city bonds,	5,075 00	5,000 00
Cambridge (Mass.) city bonds,	2,037 50	2,160 00
Albany (N. Y.) city bonds,	9,567 50	10,200 00
Cincinnati (Ohio) city bonds,	10,180 00	11,100 00
Evansville (Ind.) city bonds,	5,125 00	5,150 00

Chicago (Ill.) city bonds,	\$9,612 50	\$10,600 00
Marion Co. (Ind.) bonds,	10,300 00	10,500 00
Old Colony R. R. bonds,	18,082 50	18,090 00
Vermont Cent. and Vt. and Canada bonds, .	5,040 00	1,450 00
Vermont Central R. R. bonds,	500 00	290 00
Ogdensburg and Lake Champlain bonds, .	4,987 50	5,000 00
Phila., Wil. and Baltimore R. R. bonds, .	6,650 00	7,245 00
Illinois Grand Trunk R. R. bonds,	19,400 00	22,000 00
Michigan Central R. R. bonds,	5,362 50	4,000 00
Nashua and Rochester R. R. bonds,	23,125 00	23,125 00
Grand River Valley R. R. bonds,	10,487 50	6,000 00
Lowell and Andover R. R. bonds,	18,300 00	20,000 00
Cedar Rapids and Mo. River bonds,	13,500 00	14,850 00
Lansing, Jack. and Sag. R. R. bonds,	10,100 00	9,250 00
Boston and Albany R. R. bonds,	122,668 75	133,200 00
Chicago, Burlington and Quincy R. R. bonds,	20,150 00	21,900 00
Boston and Providence R. R. bonds,	26,187 50	28,500 00
50 shares Boston and Maine R. R.,	5,635 62	4,962 50
120 " Vermont and Canada R. R.,	11,933 25	2,070 00
Old Colony R. R. note,	50,000 00	50,000 00
Boston and Lowell R. R. note,	10,000 00	10,000 00
Boston and Providence R. R. note,	88,000 00	88,000 00
100 shares N. E. Nat'l Bank,	12,031 00	14,000 00
50 " Tremont Nat'l Bank,	6,200 00	5,550 00
70 " Continental Nat'l Bank,	7,000 00	7,490 00
85 " Boylston Nat'l Bank,	4,362 50	4,410 00
100 " Washington Nat'l Bank,	13,537 50	13,800 00
Boston Gas Light Co. bonds,	25,000 00	25,500 00
Newton and Watertown Gas Light Co. bonds,	19,950 00	15,000 00
New England Mortgage Security Co. bonds, .	5,000 00	5,250 00
The Appleton Co.'s loan,	25,000 00	25,000 00
	<hr/>	<hr/>
	\$781,223 62	\$793,827 50

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, BOSTON.

[Incorporated February 24, 1818. Commenced business, 1823.]

PAID-UP CAPITAL, \$500,000.

PETER C. BROOKS, *President.*

Secretary, J. C. BRAMAN.

Actuary, GEORGE T. BIGELOW.

Principal Office, Boston.

INCOME.

Total premium income,	\$30,472 74
Cash received for interest on stocks, bonds, and loans, .	54,197 18
for commissions on trusts,	65,029 43
	<hr/>
Total income,	\$149,699 35

DISBURSEMENTS.

Cash paid to annuitants,	\$30,929 00
for surrendered policies,	216 15
for dividends to stockholders,	80,000 00
to Massachusetts General Hospital,	25,000 00
for salaries of officers and office employés,	17,700 00
for taxes and fees,	6,957 25
for rent,	2,500 00
for office and incidental expenses,	1,283 19
	<hr/>
Total disbursements,	\$164,585 59

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$8,597 32
Loans on mortgage of real estate (first liens),	595,652 29
on collateral security,	188,548 52
Cash market value of stocks and bonds owned,	92,493 72
deposited in bank,	468 58
Interest due and accrued,	17,121 20
	<hr/>
Total assets,	\$902,881 63

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	171,852 00
	<hr/>
Surplus as regards policy-holders,	\$731,029 63

EXHIBIT OF POLICIES.

	Number.	Amount.
Whole-life policies in force December 31, 1875,	6	\$13,500 00
Policies surrendered during the year,	1	500 00
	<hr/>	<hr/>
Whole-life policies in force Dec. 31, 1876,	5	\$13,000 00
Annuities,	81	\$32,321 00

**MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,
SPRINGFIELD.**

[Incorporated May 15, 1851. Commenced business August 1, 1851.]

E. W. BOND, *President.*

***Secretary,* AVERY J. SMITH.**

HENRY FULLER, Jr., *Vice-President.*

***Actuary,* OSCAR B. IRELAND.**

Principal Office, Springfield.

INCOME.

Total premium income,	\$1,053,213 93
Cash received for interest on stocks, bonds and loans,	352,703 91
for discount on claims paid in advance,	1,642 10
for rents of company's property,	5,957 34
<hr/>	
Total income,	\$1,413,517 28
Net or ledger assets, December 31, 1875,	5,672,941 19
<hr/>	
Total,	\$7,086,458 47

DISBURSEMENTS.

Cash paid for losses and additions,	\$324,278 41
Premium notes or loans used in payment of same,	14,229 02
Cash paid for matured endowments and additions,	30,016 61
Premium notes or loans used in payment of same,	8,280 39
<hr/>	
Gross amount paid for losses and endowments,	\$376,804 43
Cash paid for surrendered policies,	31,240 97
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	126,148 42
Cash surrender values applied in payment of premiums,	68,862 04
Cash dividends paid policy-holders, \$18,623.85; applied in payment of premiums, \$88,694.54,	107,318 39
Premium notes or loans used in payment of dividends,	138,321 39
<hr/>	
Total paid policy-holders,	\$848,695 64
Cash paid for commission to agents,	\$59,984 14
for salaries and travelling expenses of agents,	55,174 20
for medical examiners' fees,	4,484 50
for salaries of officers and office employes,	42,550 70
for taxes and fees,	10,246 83
for rent,	10,324 47
for furniture and office fixtures,	130 08
for advertising,	6,391 24
for office and incidental expenses,	11,754 11
<hr/>	
Total disbursements,	\$1,049,735 91
<hr/>	
Balance,	\$6,036,722 56

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$291,760 20
Loans on mortgage of real estate (first liens),	8,895,632 24
Loans on collateral security (schedule A),	219,498 51
Premium notes or loans on policies in force,	894,548 25
Cost value of stocks and bonds owned (schedule B),	631,612 88
Cash in company's office,	67,519 92
Cash deposited in bank,	28,370 92
Bills receivable,	7,779 64
<hr/>	
Ledger assets (as per balance),	\$6,036,722 56
Deduct depreciation from cost of assets,	16,390 88
<hr/>	
Total net or ledger assets,	\$6,020,332 18

OTHER ASSETS.

Interest due and accrued,	244,899 62
Rents due and accrued,	1,600 00
Uncollected premiums on policies in force,	\$78,428 29
Deferred premiums on policies in force,	118,109 98
<hr/>	
Total,	\$196,538 27
Deduct loading (16 per cent.),	31,446 13
Net amount of uncollected and deferred prem's,	165,092 14
Furniture and fixtures,	6,647 45
Cash in hands of agents,	10,042 10
<hr/>	
Total assets per company's books,	\$6,448,613 49

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$6,647 45
Cash in hands of agents,	10,042 10
Bills receivable,	7,779 64
Total,	24,469 19
<hr/>	
Total admitted assets,	\$6,424,144 30

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$5,572,411 00
Deduct net value of re-insured risks,	28,326 00
Net re-insurance reserve,	\$5,544,085 00
Death losses and matured endowments in process of adjustment,	\$109,300 00
Claims resisted by the company,	64,200 00
Total policy claims,	173,500 00

Unpaid dividends of surplus due policy-holders,	\$21,239 58
All other liabilities: premiums paid in advance,	1,721 15
	<hr/>
Liabilities as to policy-holders,	\$5,740,545 73
Surplus as regards policy-holders,	683,598 57
	<hr/>
Gross liabilities,	\$6,424,144 30

PREMIUM NOTE ACCOUNT.

Premium notes on hand, December 31, 1875, .	\$989,118 06
“ “ or loans received during 1876, .	199,984 14
Total,	<hr/> \$1,189,102 20
Used in payment of losses and claims, . .	\$22,509 41
of surrendered policies and	
voided by lapse, . .	126,148 42
of dividends to policy-hold-	
ers,	138,321 39
Redeemed by maker in cash,	4,981 63
Total,	<hr/> 291,960 85
	<hr/>
Balance note assets, December 31, 1876,	\$897,141 35

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	9,609	\$24,909,582 00
Endowment policies,	2,811	5,103,347 00
All other policies,	2,324	5,016,145 00

New Policies issued in 1876.

Whole-life policies,	994	2,997,248 00
Endowment policies,	232	427,115 00
All other policies,	76	200,100 00

Old Policies Revived during the year.

Whole-life policies,	2	2,500 00
Endowment policies,	1	2,000 00
	<hr/>	<hr/>
Total number and amount,	16,049	\$38,658,037 00

Policies ceased to be in force during the year.

Terminated by death,	137	\$342,595 00
by maturity,	49	78,741 00
by expiry,	569	1,435,000 00
by surrender,	255	666,477 00
by lapse,	422	1,752,900 00
by change and decrease,	-	126,636 00
Not taken,	159	452,225 00
	<hr/>	<hr/>
Total terminated,	1,591	\$4,854,574 00

Policies in force December 31, 1876.

Whole-life policies,	9,148	\$22,895,575 00
Endowment policies,	2,635	4,608,343 00
All other policies,	2,675	6,299,545 00
Totals,	14,458	\$33,803,463 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
150 shares Riverside Paper Co.,	\$22,500 00	\$15,000 00
19 " Springfield Gas Light Co.,	2,850 00	1,900 00
15 " Union Paper Manufacturing Co.,	1,875 00	1,500 00
30 " Cocheco Nat'l Bank, Dover, N. H.,	3,360 00	3,000 00
425 " Hampden Paint and Chemical Co.,	10,625 00	7,000 00
United States bond,	585 00	500 00
150 shares Union Paper Manufacturing Co.,	18,750 00	10,000 00
25 " Pyncheon Nat'l Bank,	4,125 00	1,400 00
20 " Union Paper Manufacturing Co.,	2,500 00	5,000 00
50 " Worthy Paper Co.,	5,500 00	
20 " Aetna Fire Insurance Co.,	5,000 00	3,400 00
14 " N. Y., N. H. and Hartford R. R.,	2,114 00	
45 Chicago and Illinois River R. R. bonds,	22,500 00	30,000 00
Assignment of judgment,	15,000 00	
28 shares Farmers & Mechanics' Nat'l Bank,	3,640 00	1,500 00
13 " Pyncheon Nat'l Bank,	2,145 00	5,000 00
5 " John Hancock Nat'l Bank,	650 00	
8 " Leicester Nat'l Bank,	1,200 00	
14 " First Nat'l Bank,	1,960 00	1,000 00
40 " N. Y., N. H. and Hartford R. R.,	6,040 00	5,000 00
8 Council Bluffs and St. Jo. R. R. bonds,	7,600 00	10,000 00
5 St. Jo. and Council Bluffs R. R. bonds,	3,500 00	
1 Pettis County, Mo., bonds,	1,000 00	798 51
10 shares Massasoit Paper Co.,	1,250 00	1,000 00
100 " Cocheco Nat'l Bank,	11,200 00	10,000 00
455 " Union Paper Manufacturing Co.,	56,875 00	40,000 00
150 " " " "	18,750 00	32,500 00
31 Missouri Valley R. R. bonds,	18,600 00	
66 " " " "	39,600 00	34,000 00
	\$291,294 00	\$219,498 51

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$207,204 45	\$233,280 00
Springfield city bonds,	2,942 00	3,135 00
New York State Bounty bonds,	73,525 00	73,150 00

685 shares Boston and Albany R. R., . . .	\$92,693 88	\$87,680 00
99 " N. Y., N. H. and Hartford R. R., . .	15,149 50	14,949 00
100 " N. Y. Cent. and H. R. R. R., . . .	9,775 00	10,100 00
St. Jo. and Denver City R. R. bonds, . . .	19,627 13	4,000 00
Ind'polis, Bloom'gton and West. R. R. bonds,	36,512 36	12,000 00
Council Bluffs and St. Jo. R. R. bonds, . .	45,029 25	50,350 00
Burling'n, Cedar Rap. and Minn. R. R. bonds,	10,050 00	4,420 00
Kansas Pacific R. R. bonds,	25,878 49	13,000 00
Kansas Pacific coupon certificates, . . .	4,095 00	2,047 50
St. Louis, Alton and Terre Haute R. R. bonds,	30,026 25	34,650 00
Buffalo, N. Y. and Erie R. R. bonds, . . .	5,748 75	6,000 00
5 shares Agawam Nat'l Bank, Springfield,	515 00	675 00
20 " Pynchon Nat'l Bank, " . . .	1,975 00	3,300 00
100 " First Nat'l Bank, " . . .	10,750 00	14,000 00
81 " Second Nat'l Bank, " . . .	9,930 00	14,580 00
35 " Chicopee Nat'l Bank, " . . .	5,120 00	5,775 00
10 " John Hancock Nat'l Bank, " . . .	1,220 00	1,300 00
24 " First Nat'l Bank, Chicopee, . . .	2,586 00	3,960 00
34 " First Nat'l Bank, Northampton, . .	3,455 50	4,760 00
15 " Eliot Nat'l Bank, Boston, . . .	1,522 50	1,650 00
25 " Webster Nat'l Bank, Boston, . . .	2,625 00	2,550 00
15 " Merchants' Nat'l Bank, Boston, . .	1,844 57	2,100 00
47 " Nat'l Bank of Commerce, Boston, . .	4,862 25	5,311 00
50 " Metropolitan Nat'l Bank, N. York,	6,950 00	6,500 00
	<hr/>	<hr/>
	\$631,612 88	\$615,222 50

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, BOSTON.

[Incorporated April 1, 1835. Commenced business December 1, 1843.]

BENJAMIN F. STEVENS, *President.* Secretary, JOSEPH M. GIBBENS.

Actuary, WALTER C. WRIGHT.

Principal Office, Boston.

INCOME.

Total premium income,	\$1,996,286 84
Cash received for interest on stocks, bonds and loans, .	719,631 94
for interest on other debts due the company,	38,250 27
for rents of company's property,	46,649 26
	<hr/>
Total income,	\$2,800,818 31
Net or ledger assets, December 31, 1875,	13,469,390 92
	<hr/>
Total,	\$16,270,209 23

DISBURSEMENTS.

Cash paid for losses and additions,	\$768,906 19
Premium notes or loans used in payment of same,	87,555 81
Cash paid for matured endowments and additions,	214,213 75
Premium notes or loans used in payment of same,	66,013 25
<hr/>	
Gross amount paid for losses and endowments,	\$1,086,689 00
Cash paid for surrendered policies,	332,449 90
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	270,280 45
Cash distributions paid policy-holders, applied in payment of premiums,	332,489 59
Premium notes or loans used in payment of distributions,	137,551 93
<hr/>	
Total paid policy-holders,	\$2,159,460 87
Cash paid for commissions to agents,	\$94,559 07
for medical examiners' fees,	11,215 58
for salaries of officers and office employes,	60,501 13
for taxes and fees,	17,141 31
for advertising,	11,810 52
for office and incidental expenses,	92,422 51
for accrued interest on investments,	60,674 69
<hr/>	
Total disbursements,	\$2,507,785 68
<hr/>	
Balance,	\$13,762,428 55

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$1,361,156 38
Loans on mortgages of real estate (first liens),	2,491,716 67
Loans on collateral security (schedule A),	383,221 62
Loans on company's policies assigned as collateral,	9,988 50
Premium notes or loans on policies in force,	1,823,940 53
Cost value of stocks and bonds owned (schedule B),	7,284,034 88
Cash deposited in bank,	182,127 49
Quarter and semi-annual premium notes,	223,846 84
Agents' ledger balances,	2,390 64
<hr/>	
Ledger assets (as per balance),	\$13,762,428 55

OTHER ASSETS.

Interest due and accrued,	\$233,559 80
Rents due and accrued,	10,223 72
Market value of stocks and bonds over cost,	340,700 80
Deferred premiums on policies in force,	\$187,659 53
Deduct loading (10 per cent.),	18,765 00
Net am't of uncollected and deferred prem's,	<hr/> 168,894 53
<hr/>	
Total assets per company's books,	\$14,515,802 40

ITEMS NOT ADMITTED.

Agents' balances,	\$2,390 64
Total admitted assets,	<u>\$14,513,411 76</u>

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$12,507,883 00
Death losses unpaid,	\$168,369 00
Matured endowments unpaid,	16,866 00
Total policy claims,	<u>185,235 00</u>
Unpaid distributions of surplus due policy-holders,	137,011 68
All other liabilities: premiums paid in advance,	579 11
Liabilities as to policy-holders,	<u>\$12,830,708 79</u>
Surplus as regards policy-holders,	1,682,702 97
Gross liabilities,	<u>\$14,513,411 76</u>

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$2,388,459 09
Premium notes or loans received during 1876,	569,923 01
Total,	<u>\$2,958,382 10</u>
Used in payment of losses and claims,	\$103,569 06
of surrendered policies and voided by lapse,	270,280 45
of dividends to policy-hold- ers,	137,551 93
Redeemed by maker in cash,	399,193 29
Total,	<u>910,594 73</u>
Balance note assets, December 31, 1876,	<u>\$2,047,787 37</u>

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	14,864	\$45,385,710 00
Endowment policies,	3,583	9,216,114 00
All other policies,	2,321	5,899,323 00
Reversionary additions,	-	79,892 00

New Policies Issued in 1876.

Whole-life policies,	1,357	4,113,788 00
Endowment policies,	211	445,332 00
All other policies,	850	2,785,627 00

Old Policies Revived during the year.

Whole-life policies,	52	\$147,454 00
Endowment policies,	20	52,600 00
Additions by dividends,	—	11,655 00
		<hr/>
Total number and amount,	23,258	\$68,137,495 00

Policies ceased to be in force during the year.

Terminated by death,	261	\$852,731 00
by maturity,	116	280,227 00
by expiry,	5	22,000 00
by surrender,	453	1,441,166 00
by lapse,	1,961	5,809,050 00
by change and decrease,	—	29,000 00
Not taken,	250	762,995 00
		<hr/>
Total terminated,	3,046	\$9,197,169 00

Policies in force December 31, 1876.

Whole-life policies,	13,963	\$42,368,910 00
Endowment policies,	3,117	7,953,461 00
All other policies,	3,132	8,531,750 00
Reversionary additions,	—	86,205 00
		<hr/>
Totals,	20,212	\$58,940,326 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Bank stock,	\$53,463 00	\$46,200 00
Railroad stock,	113,500 00	85,000 00
Railroad bonds,	92,660 00	79,221 62
City and town loan and U. S. bonds,	733 00	600 00
Manufacturing stocks,	216,558 00	167,200 00
Philadelphia renewals,	20,000 00	5,000 00
		<hr/>
	\$496,914 00	\$383,221 62

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
72 shares Atlantic Nat'l Bank,	\$7,101 00	\$9,288 00
100 " Bay State Nat'l Bank,	7,500 00	7,650 00
333 " Boston Nat'l Bank,	33,800 00	39,960 00
100 " Continental Nat'l Bank,	10,000 00	10,700 00
50 " First Nat'l Bank of Cambridge,	5,000 00	9,000 00
21 " Massachusetts Nat'l Bank,	5,250 00	6,352 50
91 " Merchants' Nat'l Bank,	9,100 00	12,740 00
160 " Nat'l City Bank of Lynn,	16,000 00	20,800 00

240 shares	Nat'l Eagle Bank,	\$24,000 00	\$27,120 00
150 "	Nat'l Hide and Leather Bank,	15,000 00	16,237 50
200 "	Nat'l Revere Bank,	20,000 00	21,900 00
120 "	State Nat'l Bank,	10,273 10	13,440 00
320 "	Tremont Nat'l Bank,	31,951 25	35,520 00
200 "	Nat'l Webster Bank,	20,000 00	20,350 00
250 "	Boston S. D. and Trust Co.,	25,000 00	25,000 00
250 "	Merchandise Nat'l Bank,	25,000 00	26,250 00
744 "	Boston and Albany R. R. Co.,	74,400 00	95,232 00
300 "	Boston and Providence R. R. Co.,	29,950 00	39,300 00
800 "	Chicago, Bur. and Quincy R.R. Co.,	80,000 00	93,400 00
800 "	Conn. and Passumpsic R. R. Co.,	69,863 25	80,400 00
300 "	Eastern R. R. Co.,	30,000 00	1,725 00
300 "	Phila., Wil. and Balti. R. R. Co.,	15,000 00	18,450 00
120 "	Fitchburg R. R. Co.,	11,752 00	12,960 00
150 "	N. Y. and New Haven R. R. Co.,	15,000 00	22,500 00
850 "	Norwich and Worcester R. R. Co.,	84,925 25	106,675 00
100 "	Northern R. R. Co.,	10,000 00	6,400 00
200 "	Conn. River R. R. Co.,	20,000 00	26,000 00
220 "	Chicago and Alton R. R. Co.,	22,000 00	22,000 00
400 "	Portsmouth, Gt. F. and C. R. R. Co.,	40,000 00	1,800 00
200 "	P., Saco and P. R. R. Co.,	20,000 00	9,000 00
105 "	Eastern R. R. of N. H.,	10,475 00	3,255 00
	Eastern R. R. Co. bonds,	237,548 34	137,120 68
	Phila., Wil. and Balti. R. R. bonds,	75,871 67	83,200 00
	Agricultural Branch R. R. bonds,	14,895 00	15,300 00
	Michigan Central R. R. bonds,	73,000 00	58,400 00
	Boston and Lowell R. R. bonds,	9,926 66	10,000 00
	Boston, Concord and Montreal R. R. bonds,	598,230 00	597,550 00
	Chicago, Bur. and Quincy R. R. bonds,	120,000 00	131,400 00
	Worcester and Nashua R. R. bonds,	75,000 00	75,000 00
	New Haven and Derby R. R. bonds,	14,250 00	15,750 00
	Nashua and Rochester R. R. bonds,	116,191 66	106,250 00
	Albany city loan,	23,256 00	28,600 00
	Boston city loan,	387,736 12	416,115 00
	Charlestown water loan,	72,716 67	75,000 00
	Chicago sewerage loan,	70,350 00	80,625 00
	Connecticut State loan,	6,000 00	6,600 00
	Hartford city loan,	100,000 00	108,000 00
	Chelsea city loan,	231,504 17	253,590 00
	Lawrence city loan,	186,210 83	201,160 00
	Lynn water loan,	1,000 00	1,070 00
	Dorchester city loan,	98,000 00	100,940 00
	Nashua city loan,	15,000 00	15,000 00
	Massachusetts State loan,	124,172 35	147,705 00
	Portland city loan,	7,000 00	7,210 00
	Roxbury city loan,	4,000 00	4,000 00
	Rhode Island State loan,	60,000 00	66,000 00
	Cincinnati city loan,	95,000 00	102,200 00

Beverly town loan,	\$290,000 00	\$309,100 00
Worcester water loan,	110,000 00	118,800 00
Loan to Eastern R. R.,	9,758 00	5,200 00
Lowell city loan,	56,533 33	61,275 00
Brookline town loan,	475,100 00	498,855 00
Worcester city loan,	495,000 00	540,000 00
Somerville city loan,	70,000 00	72,800 00
Barre town loan,	50,220 00	55,620 00
Fitchburg city loan,	125,485 17	134,620 00
Springfield city loan,	126,000 00	146,160 00
Providence city loan,	146,403 06	169,560 00
Loan to Providence and Worcester R. R.,	100,000 00	105,000 00
Norwich city loan,	50,000 00	55,000 00
Meriden town loan,	100,000 00	110,000 00
Fall River city loan,	203,000 00	213,150 00
Cambridge city loan,	2,000 00	2,040 00
Maine State loan,	17,500 00	19,425 00
Holyoke city loan,	5,000 00	5,250 00
Newton city loan,	60,000 00	66,000 00
Haverhill city loan,	5,000 00	5,300 00
New York city loan,	300,000 00	324,000 00
Mercantile Trust Co. loan,	50,000 00	51,000 00
New England Mortgage Security Co. loan,	100,000 00	105,000 00
New Bedford city loan,	10,000 00	10,250 00
Salem city loan,	10,000 00	10,900 00
55 shares Boston Gas Light Co.,	27,500 00	44,412 50
5 " Dwight Manufacturing Co.,	5,000 00	1,750 00
5 " Massachusetts Cotton Mills,	5,000 00	5,200 00
United States bonds,	665,335 00	743,877 50
	<hr/>	<hr/>
	\$7,284,034 88	\$7,624,735 68

STATE MUTUAL LIFE ASSURANCE COMPANY, WORCESTER.

[Incorporated March 16, 1844. Commenced business June 1, 1845.]

ISAAC DAVIS, *President.*

Secretary, CLARENDON HARRIS.

EMORY WASHBURN,

CHARLES L. PUTNAM,

} *Vice-Presidents.*

Actuary, WILLIAM E. STARR.

Principal Office, Worcester.

INCOME.

Total premium income,	\$287,103 10
Cash received for interest on stocks, bonds and loans,	111,118 57
	<hr/>
Total income,	\$398,221 67
Net or ledger assets, December 31, 1875,	1,843,480 05
	<hr/>
Total,	\$2,241,701 72

DISBURSEMENTS.

Cash paid for losses and additions,	\$83,900 00
for matured endowments and additions,	10,770 00
Gross amount paid for losses and endowments,	\$94,670 00
Cash paid for allocated dividends, surrendered,	4,554 85
for surrendered policies,	24,548 26
Cash dividends paid policy-holders, applied in payment of premiums,	72,887 07
Total paid policy-holders,	\$196,660 18
Cash paid for commissions to agents,	21,337 01
for salaries and travelling expenses of agents,	2,010 91
for medical examiners' fees,	1,180 00
for salaries of officers and office expenses,	18,727 91
for taxes and fees,	1,298 56
for rent,	2,000 00
Total disbursements,	\$243,214 57
Balance,	\$1,998,487 15

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cash value of real estate,	\$50,000 00
Loans on mortgage of real estate (first liens),	159,359 00
on collateral security (schedule A),	1,900 00
Premium notes or loans on policies in force,	23,010 51
Cost value of stocks and bonds owned (schedule B),	1,470,336 08
Cash deposited in bank,	293,444 37
Agents' ledger balances,	437 19
Ledger assets (as per balance)	\$1,998,487 15

OTHER ASSETS.

Interest due and accrued,	12,350 00
Market value of stocks and bonds over cost,	71,193 67
Total assets per company's books,	\$2,082,030 82

ITEMS NOT ADMITTED.

Agents' balances,	437 19
Total admitted assets,	\$2,081,593 63

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,743,632 00
Death losses and matured endowments in process of adjustment,	\$7,000 00

Claims resisted by the company,	\$10,000 00	
Total policy claims,		\$17,000 00
Unpaid dividends of surplus due policy-holders,		3,062 02
		<hr/>
Liabilities as to policy-holders,		\$1,763,694 02
Surplus as regards policy-holders,		317,899 61
		<hr/>
Gross liabilities,		\$2,081,593 63

PREMIUM NOTE ACCOUNT.

Premium notes on hand, December 31, 1875,	\$25,449 04	
“ “ or loans received during 1876,	43,688 30	
Total,	<hr/>	\$69,137 34
Used in payment of surrendered policies and voided by lapse,	\$1,729 52	
Redeemed by maker in cash,	44,397 31	
Total,	<hr/>	46,126 83
		<hr/>
Balance note assets, December 31, 1876,		\$23,010 51

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	3,728	\$7,883,697 00
Endowment policies,	1,005	1,975,124 00
All other policies,	12	15,500 00

New Policies Issued in 1876.

Whole-life policies,	244	736,500 00
Endowment policies,	51	135,000 00
	<hr/>	<hr/>
Total number and amount,	5,040	\$10,745,821 00

Policies ceased to be in force during the year.

Terminated by death,	45	\$79,400 00
by maturity,	6	11,150 00
by expiry,	5	5,500 00
by surrender,	95	226,000 00
by lapse,	63	115,500 00
	<hr/>	<hr/>
Total terminated,	214	\$437,550 00

Policies in force December 31, 1876.

Whole-life policies,	3,860	\$8,400,297 00
Endowment policies,	959	1,897,974 00
All other policies,	7	10,000 00
	<hr/>	<hr/>
Totals,	4,826	\$10,308,271 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Loaned thereon.
Quinsigamond Bank stock,	\$2,280 00	\$1,900 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$322,348 59	\$358,215 50
Springfield city bonds,	128,445 00	134,975 00
Meriden city bonds,	42,785 00	43,260 00
Lowell city bonds,	10,500 00	10,475 00
Worcester city bonds,	53,000 00	54,207 50
Portland city bonds,	28,841 49	30,675 00
Newton city bonds,	26,750 00	26,750 00
Northampton city bonds,	23,500 00	25,750 00
Newburyport city bonds,	6,300 00	6,300 00
Lynn city bonds,	35,500 00	35,475 00
Lawrence city bonds,	75,000 00	73,150 00
Cambridge city bonds,	14,642 50	15,750 00
Bangor city bonds,	26,375 00	25,500 00
Providence city bonds,	25,250 00	25,250 00
Medway town bonds,	10,350 00	10,350 00
Upton town bonds,	14,160 00	14,160 00
Williamstown town bonds,	11,337 50	11,337 50
Dudley town bonds,	10,150 00	10,150 00
Winthrop town bonds,	10,200 00	10,250 00
West Springfield town bonds,	12,625 00	12,625 00
Amesbury town bonds,	10,400 00	11,300 00
Brookline town bonds,	35,000 00	35,000 00
Boston & Albany R. R. bonds,	103,000 00	103,000 00
Worcester & Nashua R. R. bonds,	101,500 00	101,500 00
Providence & Worcester R. R. bonds,	125,000 00	125,000 00
50 shares Westminster Nat'l Bank,	5,000 00	5,000 00
100 " Third Nat'l Bank,	10,000 00	16,500 00
20 " Northborough Nat'l Bank,	2,000 00	2,700 00
35 " Worcester Nat'l Bank,	4,900 00	4,375 00
25 " Central Nat'l Bank,	2,500 00	3,350 00
40 " City Nat'l Bank,	4,000 00	5,120 00
187 " Quinsigamond Nat'l Bank,	18,790 00	19,074 00
80 " Millbury Nat'l Bank,	8,000 00	9,520 00
50 " Leicester Nat'l Bank,	5,525 00	5,950 00
50 " Wachusett Nat'l Bank,	5,000 00	5,000 00
79 " Grafton Nat'l Bank,	7,900 00	9,322 00
50 " Webster Nat'l Bank,	5,275 00	5,087 50
90 " Revere Nat'l Bank,	9,061 25	9,855 00
75 " Republic Nat'l Bank,	7,562 50	9,881 25
100 " Tremont Nat'l Bank,	13,300 00	11,100 00

25 shares	Suffolk Nat'l Bank,	.	.	.	\$3,350 00	\$3,025 00
100	"	Continental Nat'l Bank,	.	.	10,012 50	10,700 00
112	"	Hide and Leather Nat'l Bank,	.	.	11,575 00	12,124 00
167	"	Howard Nat'l Bank,	.	.	17,115 50	18,950 00
195	"	Atlantic Nat'l Bank,	.	.	24,723 75	25,155 00
115	"	Mutual Redemption Nat'l Bank,	.	.	15,985 00	16,675 00
67	"	Shawmut Nat'l Bank,	.	.	6,725 00	8,040 00
50	"	First Nat'l Bank,	.	.	5,000 00	10,000 00
40	"	Eliot Nat'l Bank,	.	.	4,075 50	4,420 00
					<hr/>	<hr/>
					\$1,470,336 08	\$1,541,329 25

**LIFE INSURANCE COMPANIES
OF OTHER STATES.**

**DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1876.**

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated 1820. Commenced business 1850.]

PAID-UP CAPITAL, \$150,000.

T. O. ENDERS, *President.*

Secretary, J. L. ENGLISH.

AUSTIN DUNHAM, *Vice-President.*

Actuary, H. W. ST. JOHN.

Principal Office, 228 Main Street.

Attorney to accept service, DWIGHT CHESTER, Boston.

INCOME.

Total premium income,	\$3,588,758 24
Cash received for interest on stocks, bonds and loans,	1,367,914 38
for interest on other debts due the company,	50,372 54
as discount on claims paid in advance,.	5,051 55
for profits on bonds, stocks or gold sold,	9,409 39
Total income,	\$5,021,506 10
Net or ledger assets, December 31, 1875,	21,072,087 76
Total,	\$26,093,593 86

DISBURSEMENTS.

Cash paid for losses and additions,	\$1,139,974 44
Premium notes or loans used in payment of same,	87,263 18
Cash paid for matured endowments and additions,	337,386 88
Premium notes or loans used in payment of same,	69,676 12
Gross amount paid for losses and endowments,	\$1,634,300 62
Received for losses and claims on policies re-insured,.	13,876 62
Net amount paid for losses and endowments,	\$1,620,424 00
Cash paid for surrendered policies,	783,313 31
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	323,108 61
Cash dividends paid policy-holders,	239,506 63
Premium notes or loans used in payment of dividends,	387,283 28
Total paid policy-holders,	\$3,353,635 83

Cash paid for dividends to stockholders,	\$45,000 00
for commissions to agents,	263,407 62
for salaries and travelling expenses of agents,	8,871 89
for medical examiners' fees,	16,143 98
for salaries of officers and office employes,	65,850 59
for taxes and fees,	115,037 63
for rent,	9,065 43
for furniture and office fixtures,	551 49
for advertising,	3,358 49
for office and incidental expenses,	29,259 77
	<hr/>
Total disbursements,	\$3,910,182 72
	<hr/>
Balance,	\$22 183,411 14

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$184,690 48
Loans on mortgage of real estate (first liens),	9,743,607 04
Loans on collateral security (schedule A),	208,031 62
Premium notes or loans on policies in force,	3,764,626 02
Cost value of stocks and bonds owned (schedule B),	7,102,086 70
Cash in company's office,	18,046 70
Cash deposited in bank,	1,032,787 05
Bills receivable, secured,	33,489 40
“ “ not secured,	51,371 86
Agents' ledger balances,	44,674 27
	<hr/>
Ledger assets (as per balance),	\$22,183,411 14

OTHER ASSETS.

Interest due and accrued,	\$686,106 28
Market value of stocks and bonds, over cost,	228,428 33
Re-insurance due from other companies,	25,000 00
Uncollected premiums on policies in force,	\$99,714 50
Deferred premiums on policies in force,	134,988 70
	<hr/>
Total,	\$234,703 20
Deduct loading (25 per cent.),	67,048 02
Net am't of uncollected and deferred prem's,	<hr/> 167,655 18
	<hr/>
Total assets per company's books,	\$23,290,600 93

ITEMS NOT ADMITTED.

Agents' balances,	\$44,674 27
Bills receivable,	51,371 86
	<hr/>
Total,	96,046 13
	<hr/>
Total admitted assets,	\$23,194,554 80

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$20,305,030 00	
Deduct net value of re-insured risks,	105,805 00	
Net reinsurance reserve,	<u> </u>	\$20,199,225 00
Death losses due and unpaid,	\$28,722 00	
Matured endowments due and unpaid,	5,360 00	
Death losses and matured endowments in process of adjustment,	280,173 00	
Claims resisted by the company,	86,380 55	
Total policy claims,	<u> </u>	400,635 55
Unpaid dividends of surplus due policy-holders,		102,658 86
All other liabilities: bills payable,		17,304 67
		<u> </u>
Liabilities as to policy-holders,		\$20,719,824 08
Surplus as regards policy-holders,		2,474,730 72
		<u> </u>
Gross liabilities,		\$23,194,554 80

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$4,217,607 30	
Premium notes or loans received during 1876,	421,190 53	
Total,	<u> </u>	\$4,688,797 83
Used in payment of losses and claims,	\$156,939 30	
of surrendered policies and voided by lapse,	323,108 61	
of dividends to policy-holders,	387,283 28	
Redeemed by maker in cash,	6,840 62	
Total,	<u> </u>	874,171 81
		<u> </u>
Balance note assets, December 31, 1876,		\$3,764,626 02

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	34,495	\$62,877,363 00
Endowment policies,	19,853	22,390,846 00
All other policies,	2,395	6,185,801 00

New Policies Issued in 1876.

Whole-life policies,	3,678	5,575,975 00
Endowment policies,	1,420	1,410,906 00
All other policies,	1,014	2,414,379 00

Old Policies Revived during the year.

Whole-life policies,	16	\$88,135 00
Endowment policies,	9	37,268 00
All other policies,	11	35,600 00

Total number and amount,62,891	\$101,011,273	00
---------------------------------	---	---	---	---------	---------------	----

Policies ceased to be in force during the year.

Terminated by death,	.	.	.	.	.	638	\$1,276,704	00
by maturity,	.	.	.	.	.	369	408,682	00
by expiry,	.	.	.	.	.	10	42,750	00
by surrender,	.	.	.	.	.	2,684	4,953,216	00
by lapse,	.	.	.	.	.	1,272	5,423,147	00
Not taken,	.	.	.	.	.	931	1,521,220	00

Total terminated,	5,904	\$13,625,719 00
--------------------------	---	---	---	---	---	-------	-----------------

Policies in force December 31, 1876.

Whole-life policies, . . . . .	.35,804	\$59,877,181 00
Endowment policies, . . . . .	.18,560	20,778,070 00
All other policies, . . . . .	.2,623	6,730,353 00

[illegible]

SCHEDULE A.

Securities held as Collateral.

		Market value.	Amount loaned.
50 shares	Hartford Carpet Co., . . .	\$10,500 00	
1200 "	Willimantic Linen Co., . . .	79,200 00	\$62,148 59
76 "	Ætna Fire Ins. Co., . . .	17,860 00	
85 "	Union Salt Co., . . .	42,500 00	25,000 00
	Keithsburgh township bond, . . .	1,500 00	2,680 00
	Dayton town bond, . . .	1,000 00	
	Mt. Pulaski township bond, . . .	1,000 00	
100 shares	Willimantic Linen Co., . . .	6,600 00	17,800 00
13 "	United States Trust Co., . . .	1,235 00	
100 "	Hartford City Coal and Salt Co., .	2,500 00	
125 "	United States Trust Co., . . .	11,875 00	
50 "	" " " "	4,750 00	4,000 00
8 "	American Screw Co., . . .	3,040 00	366 97
24 "	Agawam Canal Co., . . .	600 00	
168 "	Ætna Fire Ins. Co., . . .	39,480 00	56,068 75
520 "	Wheeler & Wilson Manuf. Co., .	65,000 00	
40 "	Ætna Fire Ins. Co., . . .	9,400 00	23,267 31
150 "	United States Trust Co., . . .	14,250 00	
425 "	Willimantic Linen Co., . . .	28,050 00	13,300 00
	Mortgages assigned, . . .	5,300 00	3,900 00
		<u>\$345,640 00</u>	<u>\$208,031 62</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

		Cost value.	Market value.
235 shares	Conn. River Banking Co., . . .	\$17,545 00	\$11,045 00
100	" Metropolitan Bank, N. Y., . . .	13,437 50	13,000 00
918	" Phoenix Nat'l Bank, Hartford, . . .	124,285 50	146,880 00
400	" Mercantile Nat'l Bank, Hartford, . . .	42,885 25	50,000 00
560	" City Nat'l Bank, Hartford, . . .	60,900 75	53,200 00
750	" Hartford Nat'l Bank, Hartford, . . .	107,720 25	117,000 00
739	" First Nat'l Bank, Hartford, . . .	92,060 66	76,856 00
1552	" Nat'l Exchange Bank, Hartford, . . .	93,729 80	100,880 00
1608	" American Nat'l Bank, Hartford, . . .	93,576 87	112,560 00
807	" Farmers and Mechanics' Bank, . . .	102,451 25	102,489 00
200	" Suffield Nat'l Bank, . . .	21,800 00	23,400 00
250	" New Britain Nat'l Bank, . . .	28,450 00	31,250 00
836	" Charter Oak Nat'l Bank, Hart'd, . . .	97,572 25	110,352 00
700	" Aetna Nat'l Bank, Hartford, . . .	79,969 46	88,900 00
200	" Hartford Trust Co., . . .	20,825 00	18,400 00
50	" United States Trust Co., Hart'd, . . .	5,262 50	4,750 00
200	" Rockville Nat'l Bank, . . .	20,000 00	21,100 00
100	" Security Co., . . .	10,000 00	10,000 00
	United States gov't bonds, . . .	356,350 63	377,128 75
368 shares	Conn. River R. R., . . .	39,372 25	48,576 00
63	" Aetna Fire Ins. Co., . . .	17,136 68	14,805 00
955	" N. Y., N. H. and Hart. R. R., . . .	140,051 75	145,160 00
	Indianapolis and Cin. R. R. bonds, . . .	47,380 00	42,500 00
	Columbus and Indianapolis R. R. bonds, . . .	45,000 00	40,000 00
	Cin. and Indiana R. R. bonds, . . .	20,675 00	20,880 00
	Cleve., Paine. and Ashtabula R. R. bonds, . . .	25,671 25	26,520 00
	Dayton and Michigan R. R. bonds, . . .	18,950 00	16,120 00
	Little Miami R. R. bonds, . . .	890 00	910 00
	New York Central R. R. bonds, . . .	3,810 00	4,160 00
	Union Pacific R. R. bonds, . . .	30,690 00	31,800 00
	Harlem and Pt. Chester R. R. bonds, . . .	99,500 00	106,000 00
	N. Y. Central and Hudson River R. R. bonds, . . .	100,000 00	118,000 00
	Keokuk and Des Moines Val. R. R. bonds, . . .	21,054 00	16,011 00
	Indiana Central R. R. bonds, . . .	9,225 00	9,000 00
	Cleveland and Pittsburg R. R. bonds, . . .	747 50	1,000 00
	So. Minnesota R. R. bonds, . . .	20,110 00	12,066 00
	" " " " . . .	37,250 00	10,400 00
	Atlantic Dock bonds, . . .	23,750 00	25,500 00
	Terre Haute city bonds, . . .	61,400 00	67,000 00
	Richmond city bonds, . . .	20,500 00	25,000 00
	" " " 8s, . . .	30,000 00	30,000 00
	Edgar county bonds, . . .	53,600 00	53,600 00
	Paris township bonds, . . .	12,000 00	12,000 00
	Mobile city bonds, . . .	120,000 00	120,000 00
	Georgetown township bonds, . . .	30,000 00	30,000 00
	Newman township bonds, . . .	11,700 00	11,700 00

Camargo township bonds,	\$14,625 00	\$14,625 00
Garrett township bonds,	12,675 00	12,675 00
Elwood township bonds,	32,000 00	32,000 00
Hartford town 10-30 bonds,	21,000 00	22,470 00
Warren county bonds,	930 00	930 00
Hartford city (non-taxable) bonds,	68,950 00	73,830 00
Hartford town (non-taxable) bonds,	10,975 00	11,770 00
Hartford capitol (non-taxable) bonds,	87,740 00	94,160 00
Hartford funded debt bonds,	211,620 00	233,100 00
Cleveland city bonds,	233,230 00	246,750 00
Louisville city bonds,	89,750 00	102,000 00
Marion county court-house bonds,	99,500 00	102,000 00
Munroe county bonds,	35,000 00	35,000 00
Papineau township bonds,	6,000 00	6,000 00
Macon county bonds,	46,475 00	46,475 00
South Carolina bonds,	26,545 00	17,500 00
Ford county bonds,	58,000 00	58,000 00
Brooklyn township bonds,	46,750 00	46,750 00
Adams county bonds,	37,937 50	42,500 00
Kansas city (Mo.) bonds,	90,500 00	97,000 00
Mt. Pulaski bonds,	30,000 00	30,000 00
Town of Grant bonds,	20,453 22	20,453 22
Penn township bonds,	18,525 00	18,525 00
Moline town bonds,	19,750 00	19,750 00
New Britain city bonds,	130,689 00	136,500 00
Christian county bonds,	18,800 00	18,800 00
Cook county bonds,	22,750 00	26,250 00
Sangamon county bonds,	23,500 00	25,500 00
“ “ “ 10s,	15,750 00	16,050 00
Virginia state bonds,	20,986 00	14,434 68
Chicago water loan bonds,	50,000 00	52,500 00
Springfield (Ill.) bonds,	6,995 00	7,490 00
“ “ “ 8s,	42,240 00	44,880 00
“ “ water bonds,	37,970 00	52,430 00
Tennessee state bonds,	31,301 00	13,600 00
Edgewood town bonds,	8,850 00	8,850 00
West Hartford town bonds,	15,000 00	15,000 00
Rock Island town bonds,	41,125 00	41,125 00
Elizabeth city funded debt bonds,	124,572 50	133,280 00
“ “ street improvement bonds,	40,007 50	43,120 00
Grand Rapids city bonds,	34,581 83	34,581 83
Lenox town bonds,	8,400 00	8,400 00
Green county bonds,	18,200 00	18,200 00
Hartford town bonds,	18,710 00	19,000 00
Peoria city bonds,	100,200 00	107,060 00
Danbury town bonds,	18,050 00	18,050 00
Astoria town bonds,	4,500 00	4,500 00
Ottawa city bonds,	10,000 00	10,000 00
Kankakee county bonds,	24,687 50	24,687 50

Woodland town bonds,	\$4,500 00	\$4,500 00
Toledo city bonds,	7,400 00	8,000 00
Browning town bonds,	4,500 00	4,500 00
Beardstown city bonds,	2,980 00	3,500 00
Bushnell town bonds,	21,875 00	21,875 00
Peoria city bonds, 10s,	16,000 00	16,160 00
Macoupin county bonds,	43,400 00	12,900 00
Mississippi state warrants,	8,786 05	8,786 05
Virginia town bonds,	2,500 00	2,500 00
Ricks township bonds,	6,980 00	6,980 00
Sangamon county bonds,	46,000 00	50,000 00
White county bonds,	10,860 00	10,860 00
Gallatin county bonds,	10,400 00	10,400 00
Arcola town bonds,	24,375 00	24,375 00
Moultrie county bonds,	45,240 00	45,240 00
Randolph county bonds,	51,330 00	51,330 00
Mattoon town bonds,	20,250 00	20,250 00
Winchester town bonds,	9,600 00	9,600 00
Urbana township bonds,	7,680 00	7,680 00
New Boston city bonds,	9,750 00	9,750 00
Middleport town bonds,	14,700 00	14,700 00
Belmont town bonds,	14,700 00	14,700 00
Galva town bonds,	14,700 00	14,700 00
Milford township bonds,	15,204 80	15,204 80
Keithsburgh town bonds,	23,000 00	23,000 00
De Witt township bonds,	9,950 00	9,950 00
De Witt county bonds,	29,850 00	29,850 00
Ross town bonds,	28,802 70	28,802 70
Aurora town bonds,	11,860 00	11,860 00
Evans town bonds,	2,895 00	2,895 00
Wabash county bonds,	26,100 00	26,100 00
Cleveland city funded debt bonds,	52,390 00	54,600 00
Jersey city bonds,	122,900 00	140,400 00
Newark city bonds,	172,015 00	187,920 00
Buffalo city water bonds,	99,750 00	105,000 00
Morgan county bonds,	2,475 00	2,475 00
Des Moines city bonds,	40,000 00	40,800 00
Fort Wayne city bonds,	40,305 00	40,305 00
Indianapolis city bonds,	369,970 00	380,000 00
Quincy city bonds,	37,564 00	37,564 00
Milwaukee city water bonds,	97,500 00	105,000 00
Cincinnati city bonds,	100,000 00	105,000 00
Hudson county bonds,	49,843 75	52,000 00
N. Y. consolidated stock,	104,000 00	112,000 00
Hartford city bonds,	4,151 75	4,080 00
Hartford county bonds,	120,000 00	120,000 00
Logansport bonds,	61,200 00	61,200 00
St. Paul city bonds,	52,350 00	52,350 00
Iroquois county bonds,	55,221 50	55,221 50

East Windsor town bonds,	\$29,700 00	\$29,700 00
Ramsey county bonds,	32,000 00	32,000 00
Marion county bonds,	200,250 00	204,000 00
Kansas state bonds,	99,750 00	100,000 00
Brooklyn township bonds,	1,000 00	1,000 00
Papineau coupons,	500 00	500 00
	<hr/>	<hr/>
	\$7,102,086 70	\$7,330,515 03

***CHARTER OAK LIFE INSURANCE COMPANY, OF HARTFORD, CONN.**

[Incorporated May, 1850. Commenced business October, 1850.]

PAID-UP CAPITAL, \$200,000.

E. R. WIGGIN, *President.*

Secretary, HALSEY STEVENS.

S. H. WHITE, *Vice-President.*

Actuary, L. W. MEECH.

Principal Office, Hartford.

Attorney to accept service, GEORGE B. HILLIARD, *Boston.*

INCOME.

Total premium income,	\$2,530,924 45
Cash received for interest on stocks, bonds and loans,	680,678 33
for rents of company's property,	42,982 30
	<hr/>
Total income,	\$3,254,585 08
Net or ledger assets, December 31, 1875,	\$13,357,548 63
Marked off during the year,	616,496 30
Balance net assets,	<hr/>
	12,741,052 33
	<hr/>
Total,	\$15,995,637 41

DISBURSEMENTS.

Cash paid for losses and additions,	\$700,284 81
for matured endowments and additions,	186,370 40
	<hr/>
Gross amount paid for losses and endowments,	\$886,655 21
Cash paid for surrendered policies,	958,025 88
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	293,840 30
Cash dividends paid policy-holders, \$29,211.25; premium notes or loans applied in paym't of dividends, \$48,160,	77,371 25
	<hr/>
Total paid policy-holders,	\$2,215,892 64
Cash paid for commissions to agents,	294,770 39
for salaries and travelling expenses of agents,	20,450 70
for medical examiners' fees,	7,125 50
for salaries of officers and office employes,	103,245 04

* For later information in regard to this company, see text.

Cash paid for taxes and fees,	\$86,670 25
for rent,	15,000 00
for advertising,	19,357 88
for other items; viz., fire insurance, \$2,391.93; legal expenses, \$32,820.26; office and inci- dental expenses, \$102,891.14,	188,103 33
Total disbursements,	<u>\$2,900,615 73</u>
Balance,	\$13,095,021 68

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$4,155,180 54
Loans on mortgage of real estate (first liens),	5,331,670 41
on collateral security (schedule A),	304,239 43
Premium notes or loans on policies in force,	2,849,615 40
Cost value of stocks and bonds owned (schedule B),	242,470 00
Cash in company's office,	15,475 64
deposited in bank,	105,326 18
Bills receivable,	69,351 26
Agents' ledger balances,	11,692 82
Ledger assets (as per balance),	<u>\$13,085,021 68</u>
Deduct depreciation from cost of assets,	18,655 00
Total net or ledger assets,	<u>\$13,066,366 68</u>

OTHER ASSETS.

Interest due and accrued,	265,211 21
Rents due and accrued,	26,384 00
Market value of real estate, over cost,	173,600 00
Uncollected premiums on policies in force,	\$102 407 71
Deduct loading (10 per cent.),	10,240 77
Net am't of uncollected and deferred prem's,	<u>92,166 94</u>
Total assets per company's books,	<u>\$13,623,728 83</u>

ITEMS NOT ADMITTED.

Agents' balances,	\$11,692 82
Bills receivable,	69,351 26
	<u>81,044 08</u>
Total admitted assets,	<u>\$13,542,684 75</u>

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$13,187,971 00
Death losses and matured endowments in process of adjustment,	\$178,649 00

Claims resisted by the company,	\$54,500 00	
Total policy claims,	<u> </u>	\$233,149 00
All other liabilities: premiums paid in advance,		30,534 79
		<u> </u>
Liabilities as to policy-holders,		\$13,451,654 79
Surplus as regards policy-holders,		91,029 96
		<u> </u>
Gross liabilities,		\$13,542,684 75

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$3,506,138 66	
marked off during the year,	616,496 30	
	<u> </u>	
Balance,	\$2,889,642 36	
Premium notes or loans received during 1876,	415,434 05	
Total,	<u> </u>	\$3,305,076 41
Used in payment of surrendered policies and voided by lapse,	\$293,840 30	
Used in pay't of dividends to policy-holders,	48,160 00	
Redeemed by maker in cash,	113,460 71	
Total,	<u> </u>	455,461 01
		<u> </u>
Balance note assets, December 31, 1876,		\$2,849,615 40

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	18,642	\$46,509,810 00
Endowment policies,	5,562	9,241,386 00
All other policies,	2,277	3,045,131 00

New Policies Issued in 1876.

Whole-life policies,	2,538	5,343,228 00
Endowment policies,	669	692,170 00
All other policies,	337	571,860 00

Old Policies Revived during the year.

Whole-life policies,	535	1,566,755 00
Endowment policies,	109	221,080 00
All other policies,	80	117,315 00

Total number and amount,	30,749	\$67,308,735 00
------------------------------------	--------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	321	\$798,016 00
by maturity,	93	186,370 00
by surrender,	2,401	5,998,600 00

Terminated by lapse,	2,340	\$6,666,357 00
Not taken,	456	1,165,335 00
Total terminated,	5,611	\$14,814,678 00

Policies in force December 31, 1876.

Whole-life policies,	18,010	\$42,192,617 00
Endowment policies,	5,094	7,759,059 00
All other policies,	2,034	2,542,381 00
Totals,	25,138	\$52,494,057 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Merchants' Loan and Trust Co. stock, N. J., .	\$10,000 00	\$7,500 00
Hartford Gas Light Co. stock,	3,600 00	2,000 00
N. Y., N. H. and Hartford R. R. Co. stock, .	5,400 00	4,300 00
Conn. Western R. R. mortgage bonds,	17,600 00	14,950 00
Willimantic Linen Co. stock,	56,200 00	54,100 00
Weed Sewing Machine Co. stock,	4,800 00	4,500 00
Notes secured by mortgages,	50,470 69	45,785 02
“ “ “	3,850 00	3,850 00
“ “ “	800 00	800 00
“ “ “	15,000 00	11,974 41
“ “ “	32,000 00	32,000 00
Pratt Reed Manufacturing Co. stock,	10,000 00	5,000 00
New River W. P. and L. Co. stocks and b'ds,	50,000 00	41,480 00
First mortgage real estate bonds,	10,000 00	5,000 00
“ “ “ “	71,000 00	71,000 00
	\$340,720 69	\$304,239 43

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
Washington county (Neb.) bonds,	\$15,000 00	\$15,000 00
Princeton (Ill.) city bonds,	10,000 00	10,000 00
St. Charles (Mo.) Bridge Co. bonds,	20,000 00	20,000 00
Kansas city bonds,	10,000 00	10,000 00
Leavenworth city bonds,	1,000 00	1,000 00
Conn. and Western R. R. 1st mort. bonds, .	780 00	450 00
Des Moines City Gas Co. bonds,	50,000 00	50,000 00
Merchants' Bank stock, St. Louis,	1,750 00	1,750 00
Hartford Trust Co. stock,	14,000 00	11,250 00
Conn. River Banking Co. stock,	6,500 00	4,700 00
Charter Oak Nat'l Bank stock,	3,375 00	3,375 00
Hartford Nat'l Bank stock,	4,200 00	3,875 00

City Nat'l Bank stock,	\$2,750 00	\$2,325 00
Conn. Trust and Safe Deposit Co. stock,	4,500 00	4,050 00
Ætna Nat'l Bank stock,	3,325 00	3,225 00
Phoenix Nat'l Bank stock,	4,100 00	4,000 00
American Nat'l Bank stock,	56,250 00	54,000 00
U. S. Trust Co. stock,	5,000 00	5,000 00
Farmers and Mechanics' Nat'l Bank stock,	2,625 00	3,250 00
Security Company stock,	10,000 00	10,000 00
N. Y., N. H. and Hartford R. R. stock,	7,500 00	7,500 00
Hartford City Gas Light Co. stock,	4,815 00	4,815 00
Atlas Fire Ins. Co. stock,	5,000 00	4,250 00
	<hr/>	<hr/>
	\$242,470 00	\$233,815 00

CONNECTICUT GENERAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1865. Commenced business October, 1865.]

PAID-UP CAPITAL, \$250,000.

THOMAS W. RUSSELL, *President.*

Secretary, FRED'K V. HUDSON.

Principal Office, 7 Central Row, Hartford.

Attorney to accept service, ALFRED LAWS, Brockton.

INCOME.

Total premium income,	\$252,847 38
Cash received for interest on stocks, bonds and loans,	67,523 11
from all other sources,	5,032 40
	<hr/>
Total income,	\$325,402 89
Net or ledger assets, December 31, 1875,	1,201,887 89
	<hr/>
Total,	\$1,527,290 78

DISBURSEMENTS.

Cash paid for losses,	\$57,100 00
for matured endowments,	33,688 88
	<hr/>
Gross amount paid for losses and endowments,	\$90,788 88
Cash paid for surrendered policies,	44,859 85
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	9,478 27
Cash dividends paid policy-holders, applied in payment of premiums,	6,124 82
Premium notes or loans used in payment of dividends,	7,185 87
	<hr/>
Total paid policy-holders,	\$158,437 69

Cash paid for dividends to stockholders,	\$20,000 00
for commission to agents,	14,545 57
for salaries and travelling expenses of agents,	15,393 25
for medical examiners' fees,	2,364 50
for salaries of officers and office employes,	13,737 37
for taxes and fees,	4,314 28
for furniture, office and agency expenses,	22,590 62
Total disbursements,	\$251,383 28
Balance,	\$1,275,907 50

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$206,466 88
Loans on mortgage of real estate (first liens),	568,503 60
on collateral security (schedule A),	24,265 95
Premium notes or loans on policies in force,	141,866 71
Cost value of stocks and bonds owned (schedule B),	285,844 16
Cash in company's office,	463 67
Cash deposited in bank,	42,840 79
Bills receivable,	5,542 28
Agents' ledger balances,	113 46
Ledger assets (as per balance),	\$1,275,907 50
Deduct depreciation from cost of assets,	52,869 36
Total net or ledger assets,	\$1,223,038 14

OTHER ASSETS.

Interest due and accrued,	\$17,876 17
Market value of stocks and bonds over cost,	11,249 59
Uncollected premiums on policies in force,	\$11,891 53
Deferred premiums on policies in force,	20,346 84
Total,	\$32,238 37
Deduct loading (20 per cent.),	6,447 68
Net am't of uncollected and deferred prem's,	25,790 69
Total assets per company's books,	\$1,277,954 59

ITEMS NOT ADMITTED.

Agents' balances,	\$113 46
Bills receivable,	5,542 28
Total,	5,655 74
Total admitted assets,	\$1,272,298 85

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,001,815 00	
Deduct net value of re-insured risks,	5,887 00	
Net re-insurance reserve,		\$995,928 00
Death losses and matured endowments in process of adjustment,	\$12,848 00	
Claims resisted by the company,	15,000 00	
Total policy claims,		27,848 00
All other liabilities: premiums paid in advance,		4,945 76
Pennsylvania State tax resisted,		2,722 50
Liabilities as to policy-holders,		\$1,081,444 26
Surplus as regards policy-holders,		240,854 59
Gross liabilities,		\$1,272,298 85

PREMIUM NOTE ACCOUNT.

Premium notes on hand, December 31, 1875,	\$145,103 69	
Premium notes or loans received during 1876,	27,613 67	
Total,		\$172,717 36
Used in payment of surrendered policies and voided by lapse,	\$9,478 27	
of dividends to policy-holders,	7,185 87	
Redeemed by maker in cash,	14,186 51	
Total,		30,850 65
Balance note assets, December 31, 1876,		\$141,866 71

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	2,764	\$5,754,991 00
Endowment policies,	589	736,749 00
All other policies,	69	197,734 00

New Policies Issued in 1876.

Whole-life policies,	1,052	1,581,368 00
Endowment policies,	37	49,101 00
All other policies,	7	15,500 00

Old Policies Revived during the year.

Whole-life policies,	8	20,500 00
Endowment policies,	2	4,000 00

Old Policies increased during the year.

Whole-life policies,	—	\$215 00
Endowment policies,	—	667 00
		<hr/>
Total number and amount,	4,528	\$8,360,820 00

Policies ceased to be in force during the year.

Terminated by death,	29	\$53,448 00
by maturity,	8	33,688 00
by expiry,	9	43,000 00
by surrender,	112	270,632 00
by lapse,	454	882,473 00
by change and decrease,	2	49,469 00
Not taken,	226	338,500 00
		<hr/>
Total terminated,	840	\$1,671,210 00

Policies in force December 31, 1876.

Whole-life policies,	3,064	\$5,878,784 00
Endowment policies,	566	664,092 00
All other policies,	58	146,734 00
		<hr/>
Totals,	3,688	\$6,689,610 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
63 shares Pratt, Whitney & Co.,	\$5,040 00	\$3,500 00
54 " U. S. Express Co.,	2,916 00	2,000 00
60 " N. Y., N. H. & Hartford R. R. Co.,	9,000 00	9,515 95
20 " First Nat'l Bank, Portland,	2,400 00	
5 " Travelers' Ins. Co.,	850 00	
Medlicott Co. mort. bonds,	7,000 00	4,250 00
70 shares Washburn Steel Tire Co.,	5,250 00	3,500 00
25 " Conn. Fire Ins. Co.,	2,750 00	
15 " Park Nat'l Bank,	1,680 00	1,500 00
	<hr/>	<hr/>
	\$36,886 00	\$21,265 95

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States 5-20 reg'd bonds,	\$80,800 00	\$90,800 00
Connecticut State bonds,	30,246 50	33,000 00
Cook County (Ill.) bonds,	4,750 00	5,250 00
Chicago city bonds,	1,950 00	2,000 00
Toledo (O.) city bonds,	9,500 00	10,000 00
Washington (Ind.) bonds,	9,775 00	9,775 00

Quincy (Ill.) bonds,	\$8,250 00	\$9,130 00
Cin. & Indianapolis R. R. bonds,	9,610 00	9,187 50
L. S. & Michigan So. R. R. bonds,	5,089 38	5,761 25
Hartford, Prov. & Fishkill R. R. bonds,	4,910 00	5,275 00
125 shares N. Y., N. H. & Hartford R. R.,	16,793 03	18,750 00
33 " Shoe & Leather Nat'l Bank,	3,780 00	4,323 00
40 " Merchants' Exchange Nat'l Bank,	2,750 00	1,920 00
50 " Fourth Nat'l Bank,	5,193 00	5,000 00
38 " Continental Nat'l Bank,	5,184 00	2,584 00
216 " American Nat'l Bank,	13,538 00	14,688 00
104 " Phoenix Nat'l Bank,	15,853 00	16,120 00
52 " Charter Oak Nat'l Bank,	6,700 00	6,760 00
70 " Hartford Nat'l Bank,	10,625 00	10,780 00
100 " First Nat'l Bank,	13,978 25	10,000 00
9 " Ætna Nat'l Bank,	1,116 00	1,125 00
25 " Farmers and Mechanics' Nat'l B'k,	3,325 00	3,125 00
86 " Conn. Trust & S. D. Co.,	8,428 00	7,740 00
100 " Thames Nat'l Bank,	13,700 00	14,000 00
	<hr/>	<hr/>
	\$285,844 16	\$297,093 75

**CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
HARTFORD, CONN.**

[Incorporated June 15, 1846. Commenced business December 15, 1846.]

JAMES GOODWIN, President.

Secretary, JACOB L. GREENE.

Z. PRESTON and E. B. WATKINSON, Vice-Presidents.

Principal Office, Hartford.

Attorney to accept service, EDWIN RAY, Boston.

INCOME.

Total premium income,	\$6,725,120 67
Cash received for interest on stocks, bonds and loans,	2,788,416 89
for interest on other debts due the company,	37,233 33
for rents of company's property,	68,343 24
	<hr/>
Total income,	\$9,619,114 13
Net or ledger assets, December 31, 1875,	41,462,065 53
	<hr/>
Total,	\$51,081,179 66

DISBURSEMENTS.

Cash paid for losses and additions,	\$2,252,701 73
Premium notes or loans used in payment of same,	39,246 62
Cash paid for matured endowments and additions,	291,291 29
Premium notes or loans used in payment of same,	18,006 71
	<hr/>
Gross amount paid for losses and endowments,	\$2,601,246 35

44 **LIFE INSURANCE COMPANIES** [Dec. 31,

Cash paid for surrendered policies,	\$209,627 41
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	298,318 86
Cash surrender values, including re-converted additions applied in payment of premiums,	448,535 54
Cash dividends paid policy-holders, applied in payment of premiums,	2,327,429 02
Premium notes or loans used in payment of dividends,	133,601 50

Total paid policy-holders, \$6,018,758 68

Cash paid for commissions to agents,	\$462,836 55
for salaries and travelling expenses of agents,	4,163 25
for medical examiners' fees,	17,702 50
for salaries of officers and office employes,	82,431 11
for taxes and fees,	309,517 09
for office and incidental expenses,	165,624 01

Total disbursements, \$7,061,033 19

Balance, \$44,020,146 47

Invested in the following :—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$2,748,753 20
Loans on mortgage of real estate (first liens),	27,815,839 34
on collateral security (schedule A),	94,867 28
Premium notes or loans on policies in force,	6,290,699 45
Cost value of stocks and bonds owned (schedule B),	5,295,155 46
Cash in company's office,	7,306 54
Cash deposited in bank,	1,718,015 91
Bills receivable,	5,376 40
Agents' ledger balances,	44,132 89
Ledger assets (as per balance),	\$44,020,146 47

OTHER ASSETS.

Interest due and accrued,	\$1,844,530 64
Rents due and accrued,	3,850 00
Market value of stocks and bonds, over cost,	309,064 54
Uncollected premiums on policies in force,	\$1,202 12
Deferred premiums on policies in force,	51,919 89
Total,	\$53,122 01
Deduct loading (33½ per cent.),	17,707 33
Net am't of uncollected and deferred prem's,	35,414 68

Total assets per company's books, \$46,213,006 33

ITEMS NOT ADMITTED.

Agents' balances,	\$44,132 89	
Bills receivable,	5,376 40	
Total,	<hr/>	\$49,509 29
Total admitted assets,		\$46,163,497 04

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),		\$40,839,645 00
Death losses and matured endowments in process of adjustment,	\$552,287 00	
Claims resisted by the company,	209,485 00	
Total policy claims,	<hr/>	761,772 00
Unpaid dividends of surplus due policy-holders,		261,978 75
Contingent reserve on lapsed policies,		291,562 65
Liabilities as to policy-holders,		\$42,154,958 40
Surplus as regards policy-holders,		4,008,538 64
Gross liabilities,		\$46,163,497 04

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$6,730,567 50	
or loans rec'd during 1876,	54,784 20	
Total,	<hr/>	\$6,785,351 70
Used in payment of losses and claims,	\$57,253 33	
of surrendered policies and voided by lapse,	298,318 86	
of dividends to policy-hold- ers,	133,601 50	
Redeemed by maker in cash,	5,478 56	
Total,	<hr/>	494,652 25
Balance note assets, December 31, 1876,		\$6,290,699 45

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	56,574	\$163,340,210 00
Endowment policies,	8,674	19,756,817 00
All other policies,	961	1,979,815 00

New Policies Issued in 1876.

Whole-life policies,	4,708	12,347,632 00
Endowment policies,	555	1,001,153 00
All other policies,	21	30,285 00

Old Policies Revived during the year.

Whole-life policies,	574	\$2,003,326 00
Endowment policies,	150	438,200 00
All other policies,	20	75,400 00
	<hr/>	<hr/>
Total number and amount,	72,237	\$200,972,838 00

Policies ceased to be in force during the year.

Terminated by death,	.	.	.	.	.	832	\$2,377,338 00
by maturity,	.	.	.	.	.	100	310,873 00
by expiry,	.	.	.	.	.	3	15,000 00
by surrender,	.	.	.	.	.	1,860	6,250,348 00
by lapse,	.	.	.	.	.	2,207	6,573,200 00
by change and decrease,	.	.	.	.	.	-	405,221 00
Not taken,	.	.	.	.	.	617	1,626,450 00
						<hr/>	<hr/>
Total terminated,	.	.	.	.	.	5,619	\$17,558,430 00

Policies in force December 31, 1876.

Whole-life policies, . . . . .	.57,267	\$162,780,759 00
Endowment policies, . . . . .	. 8,440	18,794,184 00
All other policies, . . . . .	. 911	1,839,465 00
	<u> </u>	<u> </u>
Totals, . . . . .	.66,618	\$183,414,408 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States bond, 6s,	\$568 75	\$9,803 28
St. Louis city bonds,	2,000 00	
Ohio Canal stock,	5,500 00	
50 shares Little Miami R. R.,	2,000 00	
United States bonds, 6s,	2,275 00	4,000 00
“ “ 5-20 bonds,	2,275 00	
“ “ 5-20 bonds,	568 75	7,000 00
26 shares First Nat'l Bank,	2,678 00	
Quincy (Ill.) city bonds,	8,000 00	
Pettis county (Mo.) bonds,	3,000 00	2,250 00
Kansas Pacific R. R. bonds,	1,500 00	2,500 00
20 shares Conn. Trust and Safe Deposit Co.,	1,800 00	
Rockville R. R. bonds,	14,000 00	9,305 00
United States 5-20 bonds,	1,137 50	1,000 00
Mortgage bond, property in Louisville,	10,000 00	3,000 00
“ “ “ in Evansville,	4,000 00	1,500 00
4 shares Hartford Nat'l Bank,	620 00	2,500 00
Mortgage bond, Le Grand Martin,	2,400 00	
“ “ Daniel F. Cadmus,	2,000 00	
40 shares Ætna Fire Ins. Co.,	9,800 00	1,509 00
100 “ “ “ “ “	24,500 00	10,000 00

129 shares	Nat'l Exchange Bank,	\$8,772 00	\$5,000 00
5 "	Nat'l Trust Co., N. Y.,	500 00	4,000 00
20 "	Chicago and Northwestern R. R., . .	1,200 00	
28 "	Pennsylvania Central R. R.,	1,600 00	
13 "	Michigan Central R. R.,	1,001 00	
50 "	Third Nat'l Bank (Cin.),	8,750 00	10,000 00
50 "	First Nat'l Bank (Cin.),	7,500 00	
14 "	N. Y., N. H. and Hartford R. R., . .	2,114 00	1,500 00
250 "	Mercantile Nat'l Bank (Toledo), . .	25,000 00	20,000 00
		<hr/>	<hr/>
		\$157,060 00	\$94,867 28

SCHEDULE B.

Stocks and Bonds owned by Company.

	Cost value.	Market value.
United States bonds,	\$2,183,240 46	\$2,402,500 00
Connecticut state bonds,	600,000 00	684,000 00
Tennessee state bonds,	19,900 00	10,595 00
Indiana state bonds,	103,500 00	103,500 00
Toledo (Ohio) city bonds,	19,000 00	19,000 00
Fort Wayne (Ind.) city bonds,	75,000 00	75,000 00
Jackson (Mich.) city bonds,	99,000 00	99,000 00
Evansville (Ind.) water bonds,	255,000 00	255,000 00
Evansville (Ind.) city bonds,	37,510 00	42,500 00
Louisville (Ky.) sewer bonds,	182,500 00	182,500 00
Louisville (Ky.) city bonds,	92,500 00	92,500 00
Quincy (Ill.) city bonds,	187,500 00	187,500 00
Quincy (Ill.) debt funding bonds,	13,600 00	13,600 00
Milwaukee (Wis.) city bonds,	150,000 00	150,000 00
Milwaukee (Wis.) water bonds,	475,000 00	475,000 00
Kansas (Mo.) city bonds,	182,500 00	182,500 00
St. Louis Chamber of Commerce bonds,	435,000 00	435,000 00
Mobile city funding bond,	78,000 00	78,000 00
Mobile city certificates,	200 00	200 00
130 shares First Nat'l Bank, Hartford,	13,000 00	13,390 00
100 " City Nat'l Bank, Hartford,	10,725 00	9,600 00
25 " Ætna Nat'l Bank, Hartford,	2,500 00	3,225 00
15 " Phoenix Nat'l Bank, Hartford,	1,650 00	2,400 00
10 " Charter Oak Nat'l Bank, Hart'd,	1,055 00	1,350 00
10 " State Bank, Hartford,	1,275 00	1,250 00
200 " Fourth Nat'l Bank, N. Y.,	20,000 00	20,000 00
300 " Conn. Trust and Safe Deposit Co.,	30,000 00	27,000 00
210 " N. Y., N. H. and Hartford R. R.,	21,000 00	31,710 00
50 " Connecticut River R. R.,	5,000 00	6,400 00
		<hr/>
		\$5,295,155 46 \$5,604,220 00

**CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD,
CONN.**

[Incorporated July, 1862. Commenced business July, 1864.]

PAID-UP CAPITAL, \$300,000.

JAMES S. PARSONS, President.

Secretary, **ROBERT E. BEECHER.**

HORACE R. MORLEY, Actuary.

Principal Office, Hartford.

Attorney to accept service, W. S. CHAMBERLAIN, Boston.

INCOME.

Total premium income,	\$532,189 61
Cash received for interest on stocks, bonds and loans, .	136,425 40
as discount on claims paid in advance, .	763 00
for rents of company's property, . . .	4,550 01
<hr/>	
Total income,	\$673,928 02
Net or ledger assets, December 31, 1875,	3,095,474 05
<hr/>	
Total,	\$3,769,402 07

DISBURSEMENTS.

Cash paid for losses and additions,	\$128,087 61
Premium notes or loans used in payment of same, . . .	6,040 26
Cash paid for matured endowments and additions, . . .	25,634 09
Premium notes or loans used in payment of same, . . .	3,796 95
<hr/>	
Gross amount paid for losses and endowments,	\$163,558 91
Cash paid for surrendered policies,	38,702 20
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	112,542 51
Cash surrender values, including re-converted additions ap- plied in payment of premiums,	37,684 14
Cash dividends paid policy-holders, applied in payment of premiums,	56,596 08
Premium notes or loans used in payment of dividends, . .	15,855 66
<hr/>	
Total paid policy-holders,	\$424,939 50
Cash paid for dividends to stockholders,	24,000 00
for commissions to agents,	47,591 78
for salaries and travelling expenses of agents,	58,156 03
for medical examiners' fees,	6,313 92
for salaries of officers and office employes,	30,669 93
for taxes and fees,	15,636 60
for rent,	2,100 00
for furniture and office fixtures,	12,728 96

Cash paid for advertising,	\$2,165 93
for office and incidental expenses,	20,188 02
Total disbursements,	<u>\$644,485 67</u>
Balance,	<u>\$3,124,916 40</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$264,624 89
Loans on mortgages of real estate (first liens),	821,710 89
Loans on collateral security (schedule A),	88,770 00
Loans on company's policies assigned as collateral,	1,285 00
Premium notes or loans on policies in force,	1,112,286 20
Cost value of stocks and bonds owned (schedule B),	616,480 21
Cash in company's office,	7,014 40
Cash deposited in bank,	173,516 50
Office furniture, safes and fixtures,	17,067 85
Agents' ledger balances,	22,160 96
Ledger assets (as per balance),	<u>\$3,124,916 40</u>

OTHER ASSETS.

Interest due and accrued,	141,620 88
Market value of real estate over cost,	10,072 79
Uncollected premiums on policies in force,	\$105,281 03
Deferred premiums on policies in force,	41,892 06
Total,	<u>\$147,178 09</u>
Deduct loading (10 per cent.),	14,717 30
Net am't of uncollected and deferred prem's,	<u>132,455 79</u>
Total assets per company's books,	<u>\$3,409,065 86</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$17,067 85
Agents' balances,	22,160 96
Total,	<u>39,228 31</u>
Total admitted assets,	<u>\$3,369,837 55</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,236,118 00
Death losses and matured endowments in process of adjust- ment,	23,258 00
Liabilities as to policy-holders,	<u>\$3,259,376 00</u>
Surplus as regards policy-holders,	110,461 55
Gross liabilities,	<u>\$3,369,837 55</u>

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875, . . .	\$1,180,295 65	
Premium notes or loans received during 1876, . . .	71,732 31	
Total,	<u> </u>	\$1,252,027 96
Used in payment of losses and claims, . . .	\$9,837 21	
of surrendered policies and		
voided by lapse, . . .	112,542 51	
of dividends to policy-hold-		
ers,	15,855 66	
Redeemed by maker in cash,	1,506 38	
Total,	<u> </u>	139,741 76
Balance note assets, December 31, 1876, . . .		<u> </u>
		\$1,112,286 20

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	7,252	\$11,137,687 00
Endowment policies,	3,652	3,568,261 00
All other policies,	169	469,200 00

New Policies Issued in 1876.

Whole-life policies,	1,143	2,071,355 00
Endowment policies,	149	189,440 00
All other policies,	124	252,600 00

Old Policies Revived during the year.

Whole-life policies,	32	26,162 00
Endowment policies,	22	13,266 00

Total number and amount,	<u> </u>	<u> </u>
	12,543	\$17,727,971 00

Policies ceased to be in force during the year.

Terminated by death,	85	\$146,014 00
by maturity,	22	35,000 00
by expiry,	15	64,000 00
by surrender,	377	454,847 00
by lapse,	748	1,533,950 00
by change and decrease,	-	909,657 00
Not taken,	474	637,790 00

Total terminated,	<u> </u>	<u> </u>
	1,721	\$3,781,258 00

Policies in force December 31, 1876.

Whole-life policies,	7,217	\$10,287,898 00
Endowment policies,	3,405	3,189,265 00
All other policies,	200	469,550 00
Totals,	<u> </u>	<u> </u>
	10,822	\$13,946,713 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
42 shares Orient Fire Ins. Co.,	\$5,586 00	\$2,250 00
100 " Hartford Steam Boiler Ins. Co.,	5,600 00	3,550 00
4 " Aetna Ins. Co.,	960 00	400 00
100 " First Nat'l Bank, Kansas City,	10,000 00	5,000 00
Mortgage bonds, 10s,	2,000 00	1,500 00
280 shares Adams Nickel Plating Co.,	7,000 00	2,500 00
Mortgage note assigned,	4,666 00	3,500 00
" " "	7,800 00	6,000 00
" " "	2,800 00	1,600 00
36 shares Union Manuf. Co.,	3,600 00	2,500 00
Evanston village bonds,	5,000 00	5,000 00
360 shares Adams Nickel Plating Co.,	9,000 00	12,000 00
4 " Nat'l Bank, State of New York,	400 00	
25 " Phoenix Nat'l Bank,	425 00	
10 " Nat'l Bank of Commerce,	1,080 00	
Mortgage bonds, 10s,	2,000 00	7,000 00
156 shares Adams Nickel Plating Co.,	3,900 00	
50 " Willimantic Linen Co.,	3,375 00	
United States bonds,	1,187 50	5,000 00
Mortgage note assigned,	5,000 00	
40 shares St. Nicholas Bank, N. Y.,	4,000 00	19,570 00
40 " Nat'l City Bank, N. Y.,	10,000 00	
40 " Bank of Commerce, N. Y.,	4,320 00	
200 " Phoenix Nat'l Bank, N. Y.,	3,400 00	
60 " Gallatin Nat'l Bank, N. Y.,	3,420 00	
30 " Bank of Commerce, N. Y.,	4,080 00	
60 " Merchants' Nat'l Bank, N. Y.,	3,510 00	1,600 00
21 " Chicago & Alton R. R.,	2,100 00	
160 " Adams Nickel Plating Co.,	4,000 00	7,100 00
10 " St. Nicholas Bank,	1,000 00	
Mortgage bonds, 10s,	2,500 00	700 00
10 shares N. L. Northern R. R. Co.,	1,000 00	
25 " Security Ins. Co.,	2,500 00	2,000 00
	<hr/>	<hr/>
	\$127,159 50	\$88,770 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$406,252 50	\$410,625 00
Hartford city bonds,	8,410 00	8,840 00
Middletown water bonds,	6,772 50	7,400 00
Macoupin county bonds,	10,000 00	4,000 00
Leavenworth county bonds,	8,000 00	8,000 00
Indianapolis city bonds,	7,950 00	9,600 00

Quincy city bonds,	\$7,400 00	\$9,100 00
Jefferson county bonds,	8,500 00	9,500 00
Fort Wayne city bonds,	7,575 00	9,250 00
Indianapolis and Cin. R. R. Co. bonds,	8,725 00	9,000 00
Middletown, Unionville and W. G. R. R. bonds,	7,000 00	12,600 00
Utica town bonds,	15,000 00	15,000 00
Windham town bonds,	35,000 00	35,000 00
38 shares N. Y., N. H. and Hartford R. R.,	5,920 21	5,738 00
405 " Farm. and Mechanics' Nat'l Bank,	53,865 00	52,650 00
75 " Conn. Trust and Safe Dep. Co.,	7,750 00	6,750 00
200 " Willimantic Linen Co.,	12,860 00	13,500 00
	<hr/>	<hr/>
	\$616,480 21	\$626,553 00

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

[Incorporated July 28, 1859. Commenced business July 28, 1859.]

PAID-UP CAPITAL, \$100,000.

HENRY B. HYDE, *President.*

Secretary, SAMUEL BORROWE.

JAMES W. ALEXANDER, *Vice-President.*

Actuary, GEORGE W. PHILLIPS.

Principal Office, New York.

Attorney to accept service, HENRY T. BLODGET, *Boston.*

INCOME.

Total premium income,	\$7,514,131 28
Cash received for interest on stocks, bonds and loans,	1,365,479 15
for interest on other debts due the company,	32,986 73
for rents of company's property,	306,273 85
for profits on bonds, stocks or gold sold,	23,670 66
	<hr/>
Total income,	\$9,242,541 67
Net or ledger assets, December 31, 1875,	27,677,630 87
	<hr/>
Total,	\$36,920,172 54

DISBURSEMENTS.

Cash paid for losses and additions,	\$2,106,039 94
for matured endowments and additions,	94,000 00
	<hr/>
Gross amount paid for losses and endowments,	\$2,200,039 94
Cash paid to annuitants,	25,527 54
for surrendered policies,	1,132,783 43
Cash dividends paid policy-holders, applied in payment of premiums,	1,812,076 64
	<hr/>
Total paid policy-holders,	\$5,170,427 55

Cash paid for dividends to stockholders,	\$7,000 00
for commissions to agents,	411,810 30
for salaries and travelling expenses of agents,	36,594 19
for medical examiners' fees,	47,273 47
for salaries of officers and office employes,	248,266 31
for taxes and fees,	70,911 07
for rent,	108,568 48
for commuting commissions,	9,580 00
for furniture and office fixtures, including sink- ing fund of \$100,000,	105,091 67
for advertising,	55,419 69
or other items; viz., agency, building and office expenses, \$91,210.36; printing, stationery and law expense, \$82,722.56; postage, exchange and express, \$17,963.70; miscellaneous, \$40,- 613.34,	232,509 96
Total disbursements,	\$6,503,452 64
Balance,	\$30,416,719 90

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$5,615,637 88
Loans on mortgage of real estate (first liens),	16,237,264 45
Loans on collateral security (schedule A),	1,981,820 00
Cost value of stocks and bonds owned (schedule B),	5,033,315 60
Cash in company's office and deposited in bank,	1,269,316 48
Commuted commissions,	100,819 65
Agents' ledger balances,	178,545 84
Ledger assets (as per balance),	\$30,416,719 90
Deduct depreciation from cost of assets,	*375,440 09
Total net or ledger assets,	\$30,041,279 81

OTHER ASSETS.

Interest due and accrued,	†\$264,511 78
Rents due and accrued,	42,141 54
Market value of stocks and bonds, over cost,	132,897 10
Uncollected premiums on policies in force,	\$158,460 00
Deferred premiums on policies in force,	670,816 00
Total,	\$829,276 00
Deduct loading (20 per cent.),	165,855 00
Net am't of uncollected and deferred prem's,	663,421 00
Premium on gold on hand,	7,488 46
Total assets per company's books,	\$31,151,739 69

* Loans on bonds and mortgage in excess of value as appraised by the Insurance Department of New York, \$222,121.47; reduction of value of real estate, same appraisal, \$158,318.62.

† Not including \$41,899.63 accrued interest on mortgages where principal and interest is in excess of present values as appraised by the Insurance Department of New York.

ITEMS NOT ADMITTED.

Commuted commissions,	\$100,819 65	
Agents' balances,	178,545 84	
Total,	<hr/>	\$279,365 49
Total admitted assets,		<hr/> \$30,872,374 20

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.), . . .	\$27,720,700 00	
Death losses due and unpaid,	\$24,385 00	
Death losses and matured endowments in process of adjustment,	327,375 00	
Claims resisted by the company,	39,000 00	
Total policy claims,	<hr/>	390,760 00
Unpaid dividends of surplus due policy-holders, . . .		81,902 00
Liability under three months clause in policies, . . .		104,617 00
		<hr/>
Liabilities as to policy-holders,		\$28,297,979 00
Surplus as regards policy-holders,		2,574,395 20
		<hr/>
Gross liabilities,		\$30,872,374 20
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of poli- cies,	*\$2,193,577 00	
Estimated surplus accrued on all other poli- cies,	380,818 20	

EXHIBIT OF POLICIES.

Policies and Additions in force, December 31, 1875.

	Number.	Amount.
Whole-life policies,	40,966	\$150,339,807 00
Endowment policies,	7,399	23,050,853 00
All other policies,	335	1,055,255 00
Reversionary additions,	—	4,186,771 00

New Policies Issued in 1876.

Whole-life policies,	6,217	18,486,405 00
Endowment policies,	446	1,127,545 00
All other policies,	81	239,440 00

Old Policies Revived during the year.

Whole-life policies,	562	2,666,430 00
Endowment policies,	92	295,000 00
All other policies,	—	110,000 00

* Computed by New York department on basis of 4½ per cent. valuation.

Old Policies increased during the year.

Additions by dividends,	-	\$2,095,757 00
Total number and amount, . . . . .	.56,098	\$203,653,263 00

Policies ceased to be in force during the year.

Terminated by death,	519	\$2,115,945 00
by maturity,	27	87,000 00
by expiry,	9	46,000 00
by surrender,	2,197	11,667,188 00
by lapse,	3,406	12,685,900 00
Not taken,	1,204	4,000,540 00
Total terminated,	7,362	\$30,602,573 00

Policies in force December 31, 1876.

Whole-life policies, . . . . .	.41,350	\$146,423,532 00
Endowment policies, . . . . .	.7,047	21,331,118 00
All other policies, . . . . .	.339	974,290 00
Reversionary additions,	-	4,321,750 00
Totals, . . . . .	.48,736	\$173,050,690 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Brooklyn city stock,	\$9,200 00	\$7,000 00
Washington Sq. (Staten Island) bond,	225 00	220 00
United States 5-20 bonds,	2,200 00	3,000 00
“ “ bonds, 6s, 1881,	1,140 00	
“ “ 10-40 bonds,	226 00	400 00
“ “ 5-20 “	220 00	
“ “ “ “	1,130 00	1,000 00
“ “ “ “	1,130 00	1,000 00
“ “ “ “	169,500 00	150,000 00
2600 shares Mercantile Safe Dep. Co. (N. Y.),	325,000 00	175,000 00
United States 5-20 bonds,	1,356 00	1,200 00
“ “ bonds, 5s, 1881,	2,240 00	2,000 00
“ “ 5-20 bonds,	548,125 00	537,500 00
Spanish doubloons,	158,895 00	155,000 00
United States 5-20 bonds,	274,062 50	268,750 00
“ “ “ “	315,720 00	300,000 00
“ “ “ “	274,062 50	268,750 00
“ “ “ “	56,750 00	55,000 00
“ “ bonds, 6s, 1881,	57,062 50	56,000 00
	\$2,198,244 50	\$1,981,820 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$1,804,196 51	\$1,817,032 50
New York city stock,	1,439,831 25	1,489,100 00
Brooklyn city stock,	137,045 00	161,160 00
Rochester city stock,	55,500 00	57,250 00
Virginia state bonds, 6s,	13,050 00	20,057 70
Sharon town (N. Y.) bonds,	66,000 00	68,310 00
Yonkers town (N. Y.) bonds,	4,712 00	5,050 00
Little Valley town (N. Y.) bonds,	6,000 00	6,385 00
South Carolina state bonds, 6s,	16,250 00	14,662 50
Mercantile Trust Co. stock (N. Y.),	1,488,730 84	1,525,405 00
Valley Nat'l Bank stock (St. Louis),	2,000 00	1,800 00
	<hr/>	<hr/>
	\$5,033,315 60	\$5,166,212 70

GERMANIA LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated April 10, 1860. Commenced business July, 1860.]

PAID-UP CAPITAL, \$200,000.

HUGO WESENDONCK, *President.* Secretary, CORNELIUS DOREMUS.FREDERICK SCHROENDLER, *Vice-President.* Actuary, HUBERT CILLIS.*Principal Office, No. 287 Broadway.**Attorney to accept service, FREDRIC KRAUSE, Boston.*

INCOME.

Total premium income,	\$1,395,077 30
Cash received for interest on stocks, bonds and loans,	432,832 38
as discount on claims paid in advance,	184 35
for rents of company's property,	3,854 18
for policy fees,	222 32
	<hr/>
Total income,	\$1,832,170 53
Net or ledger assets, December 31, 1875,	6,824,635 41
	<hr/>
Total,	\$8,656,805 94

DISBURSEMENTS.

Cash paid for losses and additions,	\$153,743 83
for matured endowments and additions,	22,832 47
	<hr/>
Gross amount paid for losses and endowments,	\$176,576 30
Cash paid to annuitants,	8,539 95
for surrendered policies,	243,124 56

Cash surrender values, including reconverted additions applied in payment of premiums,	\$14,799 61
Cash dividends paid policy-holders, applied in payment of premiums,	151,495 73
<hr/>	
Total paid policy-holders,	\$894,536 15
Cash paid for dividends to stockholders,	24,000 00
for commissions to agents,	102,450 11
for salaries and travelling expenses of agents,	60,660 22
for medical examiners' fees,	10,816 05
for salaries of officers and office employes,	63,578 80
for taxes and fees,	10,468 85
for rent,	12,866 48
for commuting commissions,	4,754 69
for furniture and office fixtures,	1,549 84
for advertising and printing,	10,787 40
for other items; viz., expense on real estate, \$3,636.83; for office and incidental expenses, \$15,775.20,	19,412 03
<hr/>	
Total disbursements,	\$1,215,880 62
<hr/>	
Balance,	\$7,440,925 32

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$393,688 65
Loans on mortgage of real estate (first liens),	5,113,904 52
Loans on collateral security (schedule A),	200,000 00
Cost value of stocks and bonds owned (schedule B),	1,609,025 07
Cash in company's office,	3,972 24
Cash deposited in bank,	120,334 84
<hr/>	
Ledger assets (as per balance),	\$7,440,925 32
Deduct depreciation from cost of assets,	21,351 52
<hr/>	
Total net or ledger assets,	\$7,419,573 80

OTHER ASSETS.

Interest due and accrued,	139,435 60
Market value of stocks and bonds over cost,	68,486 93
Uncollected premiums on policies in force,	\$94,732 91
Deferred premiums on policies in force,	258,532 60
<hr/>	
Total,	\$353,265 51
Deduct loading (20 per cent.),	70,653 10
Net am't of uncollected and deferred prem's,	282,612 41
<hr/>	
Total assets per company's books,	\$7,910,108 74

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$7,107,263 00
Death losses due and unpaid,	\$12,704 04
Death losses and matured endowments, in process of adjustment,	92,881 63
Claims resisted by the company,	17,235 11
Total policy claims,	<u>\$122,320 78</u>
Unpaid dividends of surplus due policy-holders,	39,485 70
Due for taxes and fees,	6,040 27
Due for salaries, rent and office expenses,	1,583 33
Special reserve for tontine and lapsed policies,	18,688 57
Liabilities as to policy-holders,	<u>\$7,295,381 65</u>
Surplus as regards policy-holders,	614,727 09
Gross liabilities,	<u>\$7,910,108 74</u>

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	15,976	\$27,578,724 00
Endowment policies,	4,188	6,583,227 00
All other policies,	130	295,500 00

New Policies Issued in 1876.

Whole-life policies,	1,269	1,948,068 00
Endowment policies,	989	1,288,646 00
All other policies,	120	328,500 00

Old Policies Revived during the year.

Whole-life policies,	11	17,435 00
Endowment policies,	4	13,000 00

Old Policies increased during the year.

Additions by dividends,	—	57,529 00
Total number and amount,	<u>22,687</u>	<u>\$38,110,629 00</u>

Policies ceased to be in force during the year.

Terminated by death,	263	\$460,356 00
by maturity,	21	22,832 00
by expiry,	11	6,840 00
by surrender,	920	1,604,616 00
by lapse,	869	1,367,208 00
by change and decrease,	6	38,540 00
Not taken,	305	553,924 00
Total terminated,	<u>2,395</u>	<u>\$4,054,316 00</u>

Policies in force December 31, 1876.

Whole-life policies,	15,689	\$26,835,970 00
Endowment policies,	4,436	6,810,343 00
All other policies,	171	410,000 00
		<hr/>
Totals,	20,296	\$34,056,313 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States stocks,	\$229,292 50	\$200,000 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States stocks,	\$794,176 33	\$830,412 00
State stocks,	20,445 00	16,350 00
County and city stocks,	794,403 74	830,750 00
	<hr/>	<hr/>
	\$1,609,025 07	\$1,677,512 00

GLOBE MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated June, 1864. Commenced business June, 1864.]

PAID-UP CAPITAL, \$100,000.

PLINY FREEMAN, *President.**Secretary,* JAMES M. FREEMAN.*Actuary,* EDWARD H. SEWELL.*Principal Office, 345 and 347 Broadway.**Attorney to accept service,* JOHN H. NOLAN, *Boston.*

INCOME.

Total premium income,	\$632,729 66
Cash received for interest on stocks, bonds and loans,	205,243 05
for interest on other debts due the company,	13,612 36
as discount on claims paid in advance,	904 96
for rents of company's property,	19,470 49
Premiums received for re-insurance : cash, \$104,000.02 ; notes, \$23,561,	127,561 02
	<hr/>
Total income,	\$999,521 54
Net or ledger assets, December 31, 1875,	3,980,908 67
	<hr/>
Total,	\$4,980,430 21

DISBURSEMENTS.

Cash paid for losses and additions,	\$367,546 56
for matured endowments and additions,	74,187 27
Gross amount paid for losses and endowments,	\$441,733 83
Cash paid for surrendered policies,	121,050 78
Cash dividends to policy-holders,	42,200 98
Total paid policy-holders,	\$604,985 59
Cash paid for dividends to stockholders,	\$14,563 44
for commissions to agents,	41,295 91
for salaries and travelling expenses of agents,	50,272 31
for medical examiners' fees,	10,860 72
for salaries of officers and office employes,	49,468 86
for taxes and fees,	5,160 01
for rent,	18,946 58
for commuting commissions,	12,058 60
for furniture and office fixtures,	2,578 45
for advertising,	5,034 68
for office and incidental expenses,	25,841 07
Total disbursements,	\$841,066 22
Balance,	\$4,139,363 99

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$745,961 54
Loans on mortgage of real estate (first liens),	1,616,085 35
on collateral security (schedule A),	109,598 70
on company's policies assigned as collateral,	27,043 58
Premium notes or loans on policies in force,	24,025 25
Cost value of stocks and bonds owned (schedule B),	1,473,016 31
Cash in company's office,	11,774 14
deposited in bank,	25,847 52
Bills receivable,	3,131 23
Agents' ledger balances,	59,380 26
Due from Nashville Life Ins. Co.,	16,806 08
Fire insurance premiums advanced,	2,929 03
Furniture, fixtures, etc.,	23,765 00
Ledger assets (as per balance),	\$4,139,363 99

OTHER ASSETS.

Interest due and accrued,	\$50,359 69
Rents due and accrued,	5,550 00
Market value of real estate, over cost,	38,199 58

Market value of stocks and bonds, over cost,	\$94,934 08
Uncollected premiums on policies in force,	\$72,127 90
Deferred premiums on policies in force,	123,524 61
<hr/>	
Total,	\$195,652 51
Deduct loading (10 per cent.),	19,565 25
Net am't of uncollected and deferred prem's,	<hr/> 176,087 26
Supplies,	1,235 00
<hr/>	
Total assets per company's books,	\$4,505,729 60

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$23,765 00
Agents' balances,	\$29,055 11
Loans on personal security,	28,297 55
Judgments,	2,027 60
<hr/>	
	59,380 26
Bills receivable,	8,131 23
Agency supplies, stationery, etc.,	1,235 00
Total,	<hr/> 87,511 49
<hr/>	
Total admitted assets,	\$4,418,218 11

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$4,147,614 00
Deduct net value of re-insured risks,	1,438 00
Net re-insurance reserve,	<hr/> \$4,146,176 00
Death losses and matured endowments in process of adjustment,	\$66,986 17
Claims resisted by the company,	18,000 00
Total policy claims,	<hr/> 84,986 17
Due for taxes and fees,	1,500 00
All other liabilities: premiums paid in advance,	27,001 39
Reserve on lapsed policies,	12,114 50
<hr/>	
Liabilities as to policy-holders,	\$4,271,778 06
Surplus as regards policy-holders,	146,440 05
<hr/>	
Gross liabilities,	\$4,418,218 11
<hr/>	
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies,	\$25,955 45

PREMIUM NOTE ACCOUNT.

Premium notes or loans received during 1876 on account of Nashville Life Ins. Co., re-insured,	\$24,025 25
--	-------------

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	8,042	\$17,390,877 00
Endowment policies,	2,615	3,860,517 00
All other policies,	161	295,500 00
Reversionary additions,	—	197,586 00

New Policies Issued in 1876.

Whole-life policies,	2,314	4,429,892 00
Endowment policies,	130	117,489 00
All other policies,	50	120,750 00

Old Policies Revived during the year.

Whole-life policies,	27	60,000 00
Endowment policies,	11	37,000 00
All other policies,	2	5,000 00

Old Policies increased during the year.

Additions by dividends,	—	197,144 00
-----------------------------------	---	------------

Total number and amount,	13,352	\$26,711,755 00
------------------------------------	--------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	124	\$304,207 00
by maturity,	38	80,772 00
by expiry,	1	5,000 00
by surrender,	581	1,490,999 00
by lapse,	1,254	3,092,073 00
Not taken,	360	825,680 00

Total terminated,	2,358	\$5,798,731 00
-----------------------------	-------	----------------

Policies in force December 31, 1876.

Whole-life policies,	8,476	\$17,094,554 00
Endowment policies,	2,378	3,369,985 00
All other policies,	140	251,341 00
Reversionary additions,	—	197,144 00
	10,994	\$20,913,024 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
40 shares Home Fire Ins. Co.,	\$4,600 00	\$3,800 00
10 " Manhattan Company,	2,900 00	600 00
5 " Princeton Bank,	500 00	400 00
20 " Bank of Commerce,	2,180 00	2,000 00

20 shares Home Fire Ins. Co., . . .	\$2,300 00	\$1,575 00
N. Y. and West Shore R. R. bonds, . .	12,800 00	8,000 00
430 shares Metropolitan Fire Ins. Co., . .	10,320 00	5,000 00
L. I. City Shore R. R. bonds, . . .	83,000 00	60,000 00
120 shares Home Fire Ins. Co., . . .	13,800 00	10,700 00
L. I. City Shore R. R. bonds, . . .	24,000 00	16,723 70
United States 5-20 bonds, . . .	587 50	400 00
5 shares Home Fire Ins. Co., . . .	575 00	400 00
	<hr/>	<hr/>
	\$157,562 50	\$109,598 70

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$692,068 06	\$712,392 50
Brooklyn Soldiers' Aid bonds,	69,350 00	81,760 00
" Bushwick Ave. bonds,	25,125 00	28,000 00
" public park bonds,	449,461 25	483,945 00
" bridge bonds,	61,888 89	69,300 00
Astoria Village bonds,	780 39	780 39
Long Island City bonds,	60,000 00	63,000 00
Richmond city bonds,	46,250 00	57,250 00
Mississippi warrants,	8,750 85	9,000 00
New York state bonds, 1865,	11,770 00	11,082 50
" state bounty bonds,	10,556 25	12,500 00
" city accumulated debt bonds, . .	15,516 25	15,540 00
" state gold bonds, 6s,	11,499 87	12,000 00
" county bounty bonds,	10,000 00	11,400 00
	<hr/>	<hr/>
	\$1,473,016 31	\$1,567,950 39

**HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,
HARTFORD, CONN.**

[Incorporated May, 1866. Commenced business April, 1867.]

PAID-UP CAPITAL, \$300,000.

ERASTUS H. CROSBY, *President.*

Secretary, STEPHEN BALL.

Principal Office, Hartford.

Attorney to accept service, J. W. WOODRUFF, Auburndale.

INCOME.

Total premium income,	\$94,644 48
Cash received for interest on stocks, bonds and loans, . .	57,521 57
	<hr/>
Total income,	\$152,166 05
Net or ledger assets, December 31, 1875,	889,225 52
	<hr/>
Total,	\$1,041,391 57

DISBURSEMENTS.

Cash paid for losses and additions,	\$30,812 00
Received for losses and claims on policies re-insured,	3,000 00
<hr/>	
Net amount paid for losses and endowments,	\$27,812 00
Cash paid for surrendered policies,	17,864 09
Cash dividends paid policy-holders, applied in payment of premiums,	5,899 28
<hr/>	
Total paid policy-holders,	\$51,075 37
Cash paid for dividends to stockholders,	18,000 00
for commissions to agents,	7,306 87
for salaries and travelling expenses of agents,	10,427 01
for medical examiners' fees,	651 00
for salaries of officers and office employes,	6,483 25
for taxes and fees,	969 71
for rent,	1,969 72
for advertising,	944 32
for office, agency and incidental expenses,	16,782 96
<hr/>	
Total disbursements,	\$114,610 21
<hr/>	
Balance,	\$926,781 36

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$22,443 16
Loans on mortgage of real estate (first liens),	763,746 44
on collateral security (schedule A),	30,600 48
on company's policies assigned as collateral,	7,000 00
Cost value of stocks and bonds owned (schedule B),	56,790 77
Cash in company's office,	540 20
Cash deposited in bank,	11,672 97
Loaned on personal security,	15,131 99
Agents' ledger balances,	7,295 92
Furniture and fixtures,	11,559 43
<hr/>	
Gross ledger assets (as per balance),	\$926,781 36
Deduct depreciation from cost of assets,	6,532 77
<hr/>	
Total net or ledger assets,	\$920,248 59

OTHER ASSETS.

Interest due and accrued,	\$39,559 45
Re-insurance due from other companies,	2,000 00

Uncollected premiums on policies in force, .	\$12,023 53	
Deferred premiums on policies in force, .	11,485 07	
	<hr/>	
Total,	\$23,508 60	
Deduct loading (10 per cent.),	2,350 86	
Net am't of uncollected and deferred prem's, .	<hr/>	\$21,157 74
		<hr/>
Total assets per company's books,		\$982,965 78

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$11,559 43	
Agents' balances,	7,295 92	
Loans on personal security,	15,131 99	
Total,	<hr/>	33,987 34
		<hr/>
Total admitted assets,		\$948,978 44

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$604,125 00	
Deduct net value of reinsured risks,	2,335 00	
Net re-insurance reserve,	<hr/>	\$601,790 00
Death losses and matured endowments in process of adjustment,		18,150 00
Unpaid dividends of surplus due policy-holders,		821 59
		<hr/>
Liabilities as to policy-holders,		\$615,761 59
Surplus as regards policy-holders,		333,216 85
		<hr/>
Gross liabilities,		\$948,978 44

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	1,875	\$2,800,282 00
Endowment policies,	122	131,409 00
All other policies,	550	1,023,750 00
Reversionary additions,	—	5,488 00

New Policies Issued in 1876.

Whole-life policies,	231	304,139 00
Endowment policies,	9	5,548 00

Old Policies Revived during the year.

Whole-life policies,	6	7,700 00
--------------------------------	---	----------

<i>Old Policies increased during the year.</i>			
Whole-life policies,	30	\$78,746	00
Endowment policies,	1	1,000	00
All other policies,	196	357,000	00
Additions by dividends,	—	650	00
<hr/>			
Total number and amount,	3,020	\$4,715,707	00

<i>Policies ceased to be in force during the year.</i>			
Terminated by death,	22	\$44,000	00
by expiry,	106	171,819	00
by surrender,	159	332,135	00
by lapse,	55	87,500	00
by change and decrease,	—	33,570	00
by transfer,	227	433,000	00
Not taken,	69	111,000	00
<hr/>			
Total terminated,	638	\$1,213,024	00

<i>Policies in force December 31, 1876.</i>			
Whole-life policies,	1,684	\$2,308,149	00
Endowment policies,	108	103,818	00
All other policies,	590	1,086,431	00
Reversionary additions,	—	4,285	00
<hr/>			
Totals,	2,382	\$3,502,683	00

SCHEDULE A.			
<i>Securities held as Collateral.</i>			
	Market value.	Amount loaned.	
Lewis county (Mo.) bonds,	\$500 00	}	\$13,500 00
Algona (Iowa) school bonds,.	1,000 00		
Real estate mortgage bonds on land in Iowa,	2,000 00		
40 shares Hartford Steam Boiler Ins. Co., .	2,240 00		
84 " American Publishing Co.,	3,360 00		
10 " Hartford Pump Co.,	370 00		
St. Louis and So. Eastern R. R. bonds, . . .	4,800 00	}	10,000 00
Trust deed on land in Illinois,	10,000 00		
2 shares Travelers' Ins. Co.,	352 00		
20 " Security Co.,	1,900 00		
20 " American Nat'l Bank,	1,420 00		
10 " Bristol Nat'l Bank,	1,100 00		
Mortgages assigned,	-	2,100 48	
			<hr/>
			\$30,600 48

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States 5-20 bonds,	\$3,740 02	\$4,078 00
Jefferson county (Ill.) bonds,	16,000 00	16,000 00
200 shares First Nat'l Bank, Hartford,	28,200 00	21,000 00
50 " Home Nat'l Bank, W. Meriden,	5,670 75	6,000 00
Hartford P. & F. R. R. bonds,	3,180 00	3,180 00
	<hr/>	<hr/>
	\$56,790 77	\$50,258 00

HOME LIFE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated April 30, 1860. Commenced business May 1, 1860.]

PAID-UP CAPITAL, \$125,000.

GEO. C. RIPLEY, *President.* *Secretary and Actuary,* WM. J. COFFIN.*Principal Office, No. 179 Montague Street, Brooklyn.**Attorney to accept service, JAMES M. BURGESS, Boston.*

INCOME.

Total premium income,	\$634,002 97
Cash received for interest on stocks, bonds and loans,	269,244 53
for rents of company's property,	5,516 39
	<hr/>
Total income,	\$908,763 89
Net or ledger assets, December 31, 1875,	4,320,821 26
	<hr/>
Total,	\$5,229,585 15

DISBURSEMENTS.

Cash paid for losses and additions,	\$201,322 69
Premium notes or loans used in payment of same,	18,273 31
Cash paid for matured endowments and additions,	29,035 48
Premium notes or loans used in payment of same,	12,464 52
	<hr/>
Gross amount paid for losses and endowments,	\$261,096 00
Cash paid to annuitants,	1,617 17
for surrendered policies,	72,209 29
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	49,253 94
Cash dividends paid policy-holders,	32,324 52
Premium notes or loans used in payment of dividends,	115,427 21
	<hr/>
Total paid policy-holders,	\$531,928 13

Cash paid for dividends to stockholders,	\$15,000 00
for commissions to agents,	51,933 13
for salaries and travelling expenses of agents,	12,300 73
for medical examiners' fees,	3,422 22
for salaries of officers and office employes,	27,204 04
for taxes and fees,	4,045 90
for rent of agencies and expenses,	8,180 25
for advertising,	1,590 00
office and incidental expenses,	15,580 35
Total disbursements,	<u>\$671,184 75</u>
Balance,	<u>\$1,558,400 40</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$184,553 64
Loans on mortgage of real estate (first liens),	1,579,866 00
Loans on collateral security (schedule A),	362,600 00
Premium notes or loans on policies in force,	1,074,514 72
Cost value of stocks and bonds owned (schedule B),	1,221,648 09
Cash in company's office and deposited in bank,	132,234 74
Agents' ledger balances,	2,983 21
Ledger assets (as per balance),	<u>\$1,558,400 40</u>

OTHER ASSETS.

Interest due and accrued,	23,511 98
Market value of real estate, over cost,	10,000 00
Market value of stocks and bonds, over cost,	25,931 91
Uncollected premiums on policies in force,	\$113,650 33
Deferred premiums on policies in force,	30,427 00
Total,	<u>\$144,077 33</u>
Deduct loading,	28,815 47
Net am't of uncollected and deferred prem's,	<u>115,261 86</u>
Total assets per company's books,	<u>\$1,733,106 15</u>

ITEMS NOT ADMITTED.

Agents' balances,	2,983 21
Total admitted assets,	<u>\$1,730,122 94</u>

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$4,028,860 00
Death losses and matured endowments in process of adjust- ment,	\$22,000 00
Claims resisted by the company,	23,000 00
Total policy claims,	<u>45,000 00</u>

Unpaid dividends of surplus due policy-holders, . . .	\$2,256 90
Liabilities as to policy-holders,	\$4,076,116 90
Surplus as regards policy-holders,	654,006 04
Gross liabilities,	\$4,730,122 94

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875, . . .	\$1,093,694 28
Premium notes or loans received during 1876, . . .	176,239 42
Total,	\$1,269,933 70
Used in payment of losses and claims, . . .	\$30,737 83
of surrendered policies and voided by lapse,	49,253 94
of dividends to policy-hold- ers,	115,427 21
Total,	195,418 98
Balance note assets, December 31, 1876, . . .	\$1,074,514 72

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	8,541	\$17,370,907 00
Endowment policies,	1,680	3,145,671 00
All other policies,	13	5,000 00

New Policies Issued in 1876.

Whole-life policies,	883	1,620,094 00
Endowment policies,	43	60,556 00

Old Policies Revived during the year.

Whole-life policies,	3	3,000 00
Endowment policies,	1	1,000 00
Additions by dividends,	—	3,117 00

Total number and amount,	11,164	\$22,209,345 00
------------------------------------	--------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	111	\$219,596 00
by maturity,	18	41,500 00
by surrender,	881	1,673,255 00
by lapse,	141	224,750 00
by change and decrease,	—	36,000 00
Not taken,	67	111,500 00
Total terminated,	1,218	\$2,806,601 00

Policies in force December 31, 1876.

Whole-life policies,	8,413	\$17,047,722 00
Endowment policies,	1,520	2,846,905 00
All other policies,	13	5,000 00
Reversionary additions,	—	3,117 00
Totals,	9,946	\$19,902,744 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States 5-20 bond,	\$2,260 00	\$1,800 00
20 shares Nassau Nat'l Bank,	3,000 00	4,500 00
15 " Brooklyn Nat'l Bank,	1,800 00	
50 " " City Gas Co.,	2,250 00	
511 " " " R. R.,	7,665 00	5,000 00
100 " Union Trust Co.,	11,000 00	15,000 00
35 " Nassau Nat'l Bank,	5,250 00	
30 " Home Fire Ins. Co.,	3,300 00	
195 " " " "	21,450 00	15,600 00
21 " New York Gas Light Co.,	3,150 00	2,500 00
48 " Brooklyn City Gas Co.,	2,160 00	2,500 00
24 " Nassau Gas Co.,	600 00	
Nassau Gas Co. certificates,	350 00	
United States bonds, 1881,	9,040 00	8,000 00
" 5-20 bonds,	5,650 00	5,400 00
" "	2,825 00	2,500 00
Central Trust Co., New York,	50,000 00	75,000 00
Delaware & Hudson Canal Co.,	50,400 00	
25 shares Nassau Nat'l Bank,	3,750 00	2,000 00
United States bonds,	11,330 00	10,300 00
1284 shares Brooklyn City Gas Co.,	57,780 00	50,000 00
50 " German-American Ins. Co.,	5,000 00	
250 " Brooklyn Trust Co.,	8,000 00	
205 " Metropolitan Nat'l Bank,	25,625 00	35,000 00
150 " Central Trust Co., N. Y.,	15,000 00	
400 " Metropolitan Nat'l Bank,	50,000 00	100,000 00
583 " Central Nat'l Bank,	58,300 00	
25 " Nat'l Shoe and Leather Bank,	3,125 00	2,500 00
Bank of New York certified gold check,	26,750 00	25,000 00
	<hr/>	<hr/>
	\$446,810 00	\$362,600 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States 5-20 bonds,	\$398,175 59	\$419,955 00
New York State bonds, 7s,	49,737 50	50,500 00

1876.]

OF OTHER STATES.

71

Brooklyn Park bonds, 7s,	.	.	.	.	\$329,572 50	\$328,000 00
“ City bonds, 7s,	.	.	.	.	270,125 00	270,125 00
Kings County bonds,	.	.	.	.	174,037 50	179,000 00
					<hr/>	<hr/>
					\$1,221,648 09	\$1,247,580 00

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated July 18, 1868. Commenced business July 18, 1868.]

PAID-UP CAPITAL, \$200,000.

D. D. T. MARSHALL, *President.*

Secretary, FRANK B. MAYHEW.

E. M. KELLOGG, *Vice-President.*

Actuary, D. P. FACKLER.

Principal Office, 231 Broadway.

Attorney to accept service, HENRY HALE, Hyde Park.

INCOME.

Total premium income,	.	.	.	.	.	.	\$209,391 14
Cash received for interest on stocks, bonds, and loans,	.	.	.	.	.	.	39,001 93
for interest on other debts due the company,	.	.	.	.	.	.	652 76
for rents of company's property,	.	.	.	.	.	.	450 00
							<hr/>
Total income,	.	.	.	.	.	.	\$249,495 83
Net or ledger assets, December 31, 1875,	.	.	.	.	.	.	578,087 64
							<hr/>
Total,	.	.	.	.	.	.	\$827,583 47

DISBURSEMENTS.

Cash paid for losses and additions,	.	.	.	.	.	.	\$40,061 00
for surrendered policies,	.	.	.	.	.	.	60,995 05
Cash surrender values, including reconverted additions applied in payment of premiums,	.	.	.	.	.	.	11,496 00
Cash dividends paid policy-holders, \$6,851.05; applied in payment of premiums, \$4,941.01,	.	.	.	.	.	.	11,792 06
							<hr/>
Total paid policy-holders,	.	.	.	.	.	.	\$124,344 11
Cash paid for commissions to agents,	.	.	.	.	.	.	18,320 12
for salaries and travelling expenses of agents,	.	.	.	.	.	.	16,153 02
for medical examiners' fees,	.	.	.	.	.	.	3,894 42
for salaries of officers and office employes,	.	.	.	.	.	.	10,000 00
for taxes and fees,	.	.	.	.	.	.	1,387 31
for rent,	.	.	.	.	.	.	2,400 00
for commuting commissions,	.	.	.	.	.	.	2,582 27
for advertising,	.	.	.	.	.	.	2,061 04

Cash paid for office and incidental expenses,	\$12,029 16
profit and loss account,	1,529 78
	<hr/>
Total disbursements,	\$194,701 23
	<hr/>
Balance,	\$632,882 24

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$40,651 99
Loans on mortgage of real estate (first liens),	333,098 18
on collateral security (schedule A),	17,030 00
on company's policies assigned as collateral,	8,751 75
Cost value of stocks and bonds owned (schedule B),	218,765 00
Cash in company's office,	869 64
Cash deposited in bank,	9,064 04
Bills receivable,	1,159 76
Agents' ledger balances,	1,228 20
Office furniture and fixtures,	2,263 68
	<hr/>
Ledger assets (as per balance),	\$632,882 24

OTHER ASSETS.

Interest due and accrued,	9,209 66
Rents due and accrued,	150 00
Market value of stocks and bonds, over cost,	13,285 00
Uncollected premiums on policies in force,	\$18,698 10
Deferred premiums on policies in force,	29,786 00
	<hr/>
Total,	\$48,484 10
Deduct loading,	3,141 35
Net am't of uncollected and deferred prem's,	<hr/> 45,342 75
	<hr/>
Total assets per company's books,	\$700,869 65

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$2,263 68
Agents' balances,	1,228 20
Bills receivable,	1,159 76
Total,	<hr/> 4,651 64
	<hr/>
Total admitted assets,	\$696,218 01

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$632,195 00
Deduct net value of re-insured risks,	7,517 00
Net re-insurance reserve,	<hr/> \$624,678 00

Death losses and matured endowments in process of adjustment,	\$11,277 00
All other liabilities: reserved for other claims,	4,000 00
<hr/>	
Liabilities as to policy-holders,	\$639,955 00
Surplus as regards policy-holders,	56,263 01
<hr/>	
Gross liabilities,	\$696,218 01

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	2,067	\$3,875,274 00
Endowment policies,	848	1,045,529 00
All other policies,	42	110,000 00

New Policies Issued in 1876.

Whole-life policies,	1,072	1,870,439 00
Endowment policies,	169	203,813 00
All other policies,	61	120,500 00

Old Policies Revived during the year.

Whole-life policies,	13	25,000 00
Endowment policies,	3	13,000 00

Old Policies increased during the year.

Endowment policies,	—	1,000 00
Additions by dividends,	—	2,894 00

Total number and amount,	4,275	\$7,267,449 00
------------------------------------	-------	----------------

Policies ceased to be in force during the year.

Terminated by death,	32	\$50,752 00
by expiry,	16	26,500 00
by surrender,	316	480,597 00
by lapse,	390	681,300 00
by change and decrease,	35	72,600 00
Not taken,	216	416,131 00

Total terminated,	1,005	\$1,727,880 00
-----------------------------	-------	----------------

Policies in force December 31, 1876.

Whole-life policies,	2,423	\$4,389,036 00
Endowment policies,	767	969,533 00
All other policies,	80	181,000 00

Totals,	3,270	\$5,539,569 00
-------------------	-------	----------------

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States 5-20 bond,	\$1,170 00	\$1,000 00
“ “ “ “	1,170 00	1,000 00
40 shares Oriental Bank,	2,000 00	1,000 00
25 “ Fifth Nat'l Bank,	3,750 00	2,500 00
20 “ Farragut Fire Ins. Co.,	1,250 00	1,500 00
10 “ Metropolitan Plate Glass Ins. Co.,	1,010 00	
50 “ Clark Thread Co.,	6,000 00	6,630 00
60 “ Hamilton Fire Ins. Co.,	1,450 00	
St. Louis city bonds,	2,140 00	1,900 00
Bond and mortgage assigned,	2,000 00	1,500 00
	<u>\$21,940 00</u>	<u>\$17,030 00</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States 10-40 bonds,	\$116,077 50	\$128,800 00
“ “ 5-20 “	62,687 50	63,250 00
Sodus (N. Y.) town bonds,	10,000 00	10,000 00
Somerset (N. Y.) town bonds,	14,000 00	14,000 00
Yates (N. Y.) town bonds,	11,000 00	11,000 00
Arcadia (N. Y.) town bonds,	5,000 00	5,000 00
	<u>\$218,765 00</u>	<u>\$232,050 00</u>

KNICKERBOCKER LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1853. Commenced business April, 1853.]

PAID-UP CAPITAL, \$100,000.

JOHN A. NICHOLS, *President.**Secretary,* GEO. F. SNIFFEN.CHARLES M. HIBBARD, *Actuary.**Principal Office, 239 Broadway, New York.**Attorney to accept service, WALLACE D. WILLIAMS, Boston.*

INCOME.

Total premium income,	\$1,507,991 55
Cash received for interest on stocks, bonds and loans,	284,741 65
for interest on other debts due the company,	6,303 39
as discount on claims paid in advance,	205 45
for rent of company's property,	47,859 28
Total income,	<u>\$1,847,101 32</u>
Net or ledger assets, December 31, 1875,	6,519,982 90
Total,	<u>\$8,367,084 22</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$421,348 77
Premium notes or loans used in payment of same,	56,879 35
Cash paid for matured endowments and additions,	35,181 81
Premium notes or loans used in payment of same,	25,592 57
<hr/>	
Gross amount paid for losses and endowments,	\$539,002 50
Cash paid to annuitants,	177 00
for surrendered policies,	572,937 11
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	260,312 12
Cash dividends paid policy-holders, applied in payment of premiums,	213,844 89
Premium notes or loans used in payment of dividends,	36,458 25
<hr/>	
Total paid policy-holders,	\$1,622,731 87
Cash paid for dividends to stockholders,	10,103 25
for commissions to agents,	27,172 49
for salaries and travelling expenses of agents,	6,425 12
for medical examiners' fees,	3,242 00
for salaries of officers and office employes,	38,757 68
for taxes and fees,	4,717 68
for rent,	14,000 00
for advertising,	9,743 05
for office and incidental expenses, \$54,410.48; loss on sale of stocks, \$69,268.20,	123,678 68
<hr/>	
Total disbursements,	\$1,860,571 82
<hr/>	
Balance,	\$6,506,512 40

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$970,675 78
Loans on mortgage of real estate (first liens),	2,133,439 27
Loans on collateral security (schedule A),	65,200 00
Premium notes or loans on policies in force,	2,633,595 67
Cost value of stocks and bonds owned (schedule B),	541,586 94
Cash in company's office,	343 00
Cash deposited in bank,	106,456 54
Furniture,	25,612 52
Improvements on real estate,	29,602 68
<hr/>	
Ledger assets (as per balance),	\$6,506,512 40
Deduct depreciation from cost of assets,	24,342 57
<hr/>	
Total net or ledger assets,	\$6,482,169 83

OTHER ASSETS.

Interest due and accrued,	\$374,832 30
Market value of real estate, over cost,	12,256 25
Market value of stocks and bonds, over cost,	49,337 38
Uncollected premiums on policies in force,	\$36,161 84
Deferred premiums on policies in force,	23,826 91
Total,	\$59,488 75
Deduct loading (20 per cent.),	11,897 77
Net am't of uncollected and deferred prem's,	47,590 98
Total assets per company's books,	\$6,966,186 74

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$25,612 52
Improvements on real estate,	29,602 68
Total,	55,215 20
Total admitted assets,	\$6,910,971 54

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$6,464,809 00
Death losses due and unpaid,	\$30,100 00
Death losses and matured endowments in process of adjustment,	227,195 00
Claims resisted by the company,	81,500 00
Total policy claims,	338,795 00
All other liabilities: book accounts,	2,673 47
Liabilities as to policy-holders,	\$6,806,277 47
Surplus as regards policy-holders,	104,694 07
Gross liabilities,	\$6,910,971 54

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$2,820,069 91
Premium notes or loans received during 1876,	206,282 53
Total,	\$3,026,352 44
Used in payment of losses and claims,	82,471 92
of surrendered policies and voided by lapse,	260,312 12
of dividends to policy-hold- ers,	36,458 25
Redeemed by maker in cash,	13,514 48
Total,	392,756 77
Balance note assets, December 31, 1876,	\$2,633,595 67

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	8,431	\$19,566,535 00
Endowment policies,	1,963	4,090,428 00
All other policies,	10	16,000 00

New Policies Issued in 1876.

Whole-life policies,	601	1,426,010 00
Endowment policies,	158	257,824 00
All other policies,	186	399,600 00

Old Policies Revived during the year.

Whole-life policies,	20	68,800 00
Endowment policies,	7	4,000 00

Total number and amount,	11,376	\$25,829,197 00
------------------------------------	--------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	184	\$534,298 00
by maturity,	32	59,754 00
by expiry,	3	6,000 00
by surrender,	760	2,076,189 00
by lapse,	797	1,983,603 00
by change and decrease,	—	5,500 00
Not taken,	31	78,150 00

Total terminated,	1,807	\$4,743,494 00
-----------------------------	-------	----------------

Policies in force December 31, 1876.

Whole-life policies,	7,673	\$17,851,776 00
Endowment policies,	1,724	2,879,827 00
All other policies,	172	354,100 00

Totals,	9,569	\$21,085,703 00
-------------------	-------	-----------------

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
20 shares Grocers' Bank,	\$2,000 00	\$3,200 00
14 " People's Fire Ins. Co.,	1,169 00	
10 " Metropolitan Fire Ins. Co.,	180 00	
6 " Lamar Fire Ins. Co.,	515 00	
5 " Home Fire Ins. Co.,	562 50	
40 " First Nat'l Bank,	4,400 00	4,000 00

60 shares Peter Cooper Fire Ins. Co., . . .	\$2,400 00	\$16,000 00
12 " Home Fire Ins. Co., . . .	1,350 00	
120 " Pacific Fire Ins. Co., . . .	7,500 00	
10 " Manuf. and Builders' Ins. Co., . . .	1,300 00	
30 " Mercantile Marine Ins. Co., . . .	3,000 00	
200 " Brooklyn Fire Ins. Co., . . .	7,106 00	
25 " Germania Fire Ins. Co., . . .	2,000 00	
60 " Williamsburgh City Fire Ins. Co., . . .	5,550 00	
40 " Pacific Bank, . . .	5,400 00	6,000 00
20 " Park Bank, . . .	2,300 00	
United States coupon bonds, . . .	3,498 75	
10 shares First Nat'l Bank, . . .	1,100 00	10,000 00
25 " Continental Fire Ins. Co., . . .	3,250 00	
25 " Home Fire Ins. Co., . . .	2,812 50	
10 " Clinton Fire Ins. Co., . . .	1,500 00	
10 " American Exchange Fire Ins. Co., . . .	1,060 00	
10 " Park Fire Ins. Co., . . .	1,520 00	6,000 00
50 " Montauk Fire Ins. Co., . . .	3,750 00	
75 " Market Bank, . . .	8,100 00	20,000 00
20 " Importers and Traders' Bank, . . .	3,700 00	
162 " Gallatin Nat'l Bank, . . .	8,910 00	
100 " Nat'l Bank of the Republic, . . .	10,000 00	
	<hr/>	
	\$95,933 75	\$65,200 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds, . . .	\$378,092 42	\$396,344 37
Virginia state bonds, . . .	9,898 54	7,590 00
South Carolina state bonds, . . .	43,350 50	17,500 00
Tennessee state bonds, . . .	19,700 00	11,440 00
Alabama state bonds, . . .	9,995 00	3,500 00
Mississippi state warrants, . . .	8,375 00	10,000 00
American Exchange Bank stock, . . .	11,347 50	10,500 00
Fourth Nat'l Bank stock, . . .	10,387 50	10,000 00
Brooklyn City and Jamaica R. R. bonds, . . .	19,270 48	19,200 00
Guaranty and Indemnity Co. stock, . . .	17,570 00	17,570 00
Central Park, N. and E. R. R. bonds, . . .	1,600 00	1,600 00
Erie preferred stock, . . .	12,000 00	12,000 00
	<hr/>	<hr/>
	\$541,586 94	\$517,244 37

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1850. Commenced business August, 1850.]

PAID-UP CAPITAL, \$100,000.

HENRY STOKES, *President.**Secretary,* JACOB L. HALSEY.CHRIST'ER Y. WEMPLE, *Vice-President.**Actuary,* SAMUEL N. STEBBINS.*Principal Office, 156 and 158 Broadway.**Attorney to accept service, J. M. EVERETT, Boston.*

INCOME.

Total premium income,	\$1,285,331 18
Cash received for interest on stocks, bonds and loans,	504,001 26
for interest on other debts due the company,	46,634 35
as discount on claims paid in advance,	1,529 21
for profits on bonds, stocks or gold, sold,	5,264 14
Collections from suspense account,	434 52
<hr/>	
Total income,	\$1,843,194 66
Net or ledger assets, December 31, 1875,	9,328,320 69
<hr/>	
Total,	\$11,171,515 35

DISBURSEMENTS.

Cash paid for losses and additions,	\$637,669 36
Premium notes or loans used in payment of same,	49,452 75
Cash paid for matured endowments and additions,	57,639 60
Premium notes or loans used in payment of same,	25,945 40
<hr/>	
Gross amount paid for losses and endowments,	\$770,707 11
Cash paid to annuitants,	3,704 99
for surrendered policies,	98,369 27
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	134,269 71
Cash dividends paid policy-holders, applied in payment of premiums,	271,356 54
Premium notes or loans used in payment of dividends,	19,705 74
<hr/>	
Total paid policy-holders,	\$1,298,113 36
Cash paid for dividends to stockholders,	55,000 00
for commissions to agents,	121,153 02
for medical examiners' fees,	9,226 00
for salaries of officers and office employes,	70,452 66
for taxes and fees,	8,931 51
for rent,	14,500 00
for commuting commissions,	410 42
for advertising,	9,576 01

Cash paid for other items; viz., expenses on real estate,

\$1,195.17; office and incidental expenses,

\$18,119.45, \$19,314 62

Total disbursements, \$1,606,677 60

Balance, \$9,564,837 75

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate, \$206,851 56

Loans on mortgage of real estate (first liens), 5,040,160 29

Loans on collateral security (schedule A), 818,147 90

Premium notes or loans on policies in force, 2,014,314 28

Cost value of stocks and bonds owned (schedule B), 1,231,684 25

Cash in company's office, 1,685 03

Cash deposited in bank, 242,459 04

Bills receivable, 8,000 00

Agents' ledger balances, 1,535 40

Ledger assets (as per balance), \$9,564,837 75

OTHER ASSETS.

Interest due and accrued, \$255,386 86

Market value of stocks and bonds, over cost, 27,964 13

Uncollected premiums on policies in force, \$151,212 44

Deferred premiums on policies in force, 107,388 65

Total, \$258,601 09

Deduct loading (20 per cent.), 51,720 23

Net am't of uncollected and deferred prem's, 206,880 86

Postage stamps, 78 89

Total assets per company's books, \$10,055,148 49

ITEMS NOT ADMITTED.

Agents' balances, \$1,535 40

Bills receivable, 8,000 00

Total, 9,535 40

Total admitted assets, \$10,045,613 09

LIABILITIES.

Computed premium reserve or net present value of all

outstanding policies (Actuaries' 4 per cent.), \$3,386,867 00

Death losses and matured endowments in

process of adjustment, \$218,931 89

Claims resisted by the company,	\$41,500 00	
Total policy claims,	<u> </u>	\$260,431 89
Unpaid dividends of surplus due policy-holders,		95,161 47
		<u> </u>
Liabilities as to policy-holders,		\$8,742,460 36
Surplus as regards policy-holders,		1,303,152 73
		<u> </u>
Gross liabilities,		\$10,045,613 09

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$2,180,500 10	
Premium notes or loans received during 1876,	93,227 04	
Total,	<u> </u>	\$2,273,727 14
Used in payment of losses and claims,	\$75,398 15	
of surrendered policies and		
voided by lapse,	134,269 71	
of dividends to policy-		
holders,	19,705 74	
Redeemed by maker in cash,	9,122 29	
Charged agents for collection,	20,916 97	
Total,	<u> </u>	259,412 86
		<u> </u>
Balance note assets, December 21, 1876,		\$2,014,314 28

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	11,086	\$36,089,794 00
Endowment policies,	1,630	3,761,822 00
All other policies,	47	110,365 00
Reversionary additions,	-	121,882 00

New Policies Issued in 1876.

Whole-life policies,	1,276	3,593,787 00
Endowment policies,	176	308,203 00

Old Policies increased during the year.

Additions by dividends,	-	2,977 00
	<u> </u>	<u> </u>
Total number and amount,	14,215	\$43,988,830 00

Policies ceased to be in force during the year.

Terminated by death,	201	\$687,486 00
by maturity,	43	83,585 00
by surrender,	170	492,460 00
by lapse,	717	2,198,974 00
by change and decrease,	267	975,100 00
Not taken,	209	608,467 00
	<u> </u>	<u> </u>
Total terminated,	1,607	\$5,046,072 00

Policies in force December 31, 1876.

Whole-life policies,	11,052	\$35,391,742 00
Endowment policies,	1,511	3,328,696 00
All other policies,	45	105,865 00
Reversionary additions,	—	116,955 00
Totals,	12,608	\$38,942,758 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
District of Columbia 3-65 bonds,	\$28,400 00	\$22,500 00
United States 5-20 bonds,	1,097 50	1,000 00
300 shares Western Union Telegraph Co.,	22,000 00	15,000 00
315 " Citizens' Fire Ins. Co.,	11,250 00	2,500 00
Jersey City bonds,	4,160 00	3,600 00
Brooklyn City water loan,	1,030 00	900 00
United States 5-20 bonds,	1,097 50	900 00
2100 shares Western Union Telegraph Co.,	149,100 00	150,000 00
500 " Lake Shore R. R.,	28,000 00	
Union Pacific 1st mortgage bonds,	85,000 00	100,000 00
Central Pacific 1st mortgage bonds,	20,000 00	
N. J. Central 1st mortgage bonds,	16,050 00	
Lake Shore Sinking Fund bonds,	15,600 00	12,000 00
200 shares N. Y. Central & Hudson R. R. R.,	20,200 00	17,000 00
37 " Continental Nat'l Bank,	2,590 00	
100 " Lake Shore R. R.,	5,700 00	1,000 00
20 " Metropolitan Bank,	2,500 00	6,508 73
16 " Merchants' Exchange Bank,	776 00	
45 " Bank of the Republic,	4,275 00	
390 " Citizens' Nat'l Bank,	11,310 00	11,000 00
31 " Eighth Avenue R. R.,	4,650 00	
180 " Broadway Bank,	9,000 00	5,000 00
53 " Citizens' Bank,	1,547 00	5,750 00
100 " Lake Shore R. R.,	5,700 00	
500 " N. Y. Central & Hudson R. R. R.,	50,500 00	40,000 00
Westchester County bonds,	1,040 00	900 00
500 shares N. Y. Central & Hudson R. R. R.,	50,500 00	45,000 00
300 " Harlem, preferred,	20,250 00	16,289 17
10 " N. Y. Guar. and Indemnity Co.,	1,000 00	
1500 " N. Y. Central & Hudson R. R. R.,	151,500 00	200,000 00
990 " Harlem R. R.,	66,825 00	
106 " Union Trust,	16,100 00	
1065 " Butchers and Drovers' Bank,	33,547 00	78,000 00
Westchester County bonds,	15,600 00	
750 shares Citizens' Nat'l Bank,	21,750 00	
113 " Bowery Fire Ins. Co.,	6,356 00	
22 " Citizens' Fire Ins. Co.,	790 00	
80 " Stuyvesant Fire Ins. Co.,	3,340 00	

60 shares	Citizens' Nat'l Bank,	.	.	.	\$1,740 00	} \$18,800 00
100 "	Third Avenue R. R.,	.	.	.	16,000 00	
300 "	Citizens' Fire Ins. Co.,	.	.	.	10,800 00	
100 "	People's Bank,	.	.	.	3,250 00	} 11,500 00
40 "	Bank of Commerce,	.	.	.	4,320 00	
89 "	Manhattan Co. Bank,	.	.	.	6,007 00	
175 "	Shoe and Leather Bank,	.	.	.	23,100 00	17,500 00
8 "	Bank of Commerce,	.	.	.	864 00	750 00
220 "	Brooklyn Gas Light Co.,	.	.	.	9,900 00	6,000 00
20 "	Union Trust,	.	.	.	3,100 00	} 4,550 00
100 "	Lake Shore R. R.,	.	.	.	5,700 00	
10 "	Metropolitan Gas Co.,	.	.	.	1,400 00	
40 "	Citizens' Nat'l Bank,	.	.	.	1,160 00	} 6,500 00
100 "	Western Union Telegraph Co.,	.	.	.	7,100 00	
40 "	People's Bank,	.	.	.	1,300 00	
100 "	Harlem Gas Light Co.,	.	.	.	10,500 00	5,000 00
15 "	Bank of Commerce,	.	.	.	1,620 00	200 00
200 "	N. Y. Central & Hudson R. R. R.,	.	.	.	20,200 00	16,000 00
20 "	" " " "	.	.	.	2,020 00	1,500 00
					<hr/>	<hr/>
					\$1,020,212 00	\$818,147 90

SCHEDULE B,

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$1,008,407 50	\$1,023,568 88
Virginia state bonds,	} 4,500 00	5,082 00
" deferred,		
New York state bounty bonds,	100,203 75	101,000 00
" city bounty redemption bonds,	8,613 00	9,135 00
Brooklyn Public Park Loan,	100,500 00	110,000 00
100 shares Bank of Commerce,	9,460 00	10,862 50
<hr/>		<hr/>
		\$1,231,684 25 \$1,259,648 38

METROPOLITAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated June, 1866. Commenced business June, 1867.]

PAID-UP CAPITAL, \$200,000.

JOS. F. KNAPP, *President.**Secretary,* ROBERT A. GRANNISS.*Vice-President,* JOHN R. HEGEMAN.*Actuary,* WILLIAM P. STEWART.*Principal Office, cor. Park Place and Church Street, New York.**Attorney to accept service,* CHAPLIN G. TYLER, Wakefield.

Total premium income,	\$849,921 61
Cash received for interest on stocks, bonds and loans,	87,589 90

84 . **LIFE INSURANCE COMPANIES** [Dec. 31,

Cash received for interest on other debts due the company,	\$6,274 95
for rent of company's property,	17,493 92
<hr/>	
Total income,	\$961,280 38
Net or ledger assets, December 31, 1875, less depreciation of \$73,107.01,	1,649,364 06
<hr/>	
Total,	\$2,610,644 44

DISBURSEMENTS.

Cash paid for losses and additions,	\$208,515 70
Premium notes or loans used in payment of same,	1,999 30
Cash paid for matured endowments and additions,	21,731 92
Premium notes or loans used in payment of same,	3,524 08
<hr/>	
Gross amount paid for losses and endowments,	\$235,771 00
Cash paid for surrendered policies,	92,246 29
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	66,871 96
Cash dividends paid policy-holders, applied in payment of premiums,	85,221 00
Premium notes or loans used in payment of dividends,	2,353 49
<hr/>	
Total paid policy-holders,	\$482,463 74
Cash paid for dividends to stockholders,	7,000 00
for commissions to agents,	93,665 68
for salaries and travelling expenses of agents,	11,284 35
for medical examiners' fees,	13,743 00
for salaries of officers and office employes,	34,916 99
for taxes and fees,	4,496 66
for rent,	8,875 13
for commuting commissions,	11,109 13
for advertising, etc.,	19,185 72
for agency and incidental expenses,	4,928 32
<hr/>	
Total disbursements,	\$691,668 72
<hr/>	
Balance,	\$1,918,975 72

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$276,610 77
Loans on mortgage of real estate (first liens),	706,250 00
on collateral security (schedule A),	96,240 74
Premium notes or loans on policies in force,	365,689 26
Par value of stocks and bonds owned (schedule B),	323,000 00
Cash in company's office,	1,266 22
deposited in bank,	19,736 31

Agents' ledger balances,	\$65,577 90
Furniture, safes and fixtures, \$15,908.37; commuted commissions, \$48,696.15,	64,604 52
Ledger assets (as per balance),	\$1,918,975 72

OTHER ASSETS.

Interest due and accrued,	27,611 12
Rents due and accrued,	2,415 50
Market value of stocks and bonds, over par,	81,862 50
Uncollected premiums on policies in force,	\$152,687 17
Deferred premiums on policies in force,	215,451 32
Total,	\$368,138 49
Deduct loading (15+ per cent.),	57,619 37
Net am't of uncollected and deferred prem's,	810,519 12
Total assets per company's books,	\$2,291,383 96

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$15,908 37
Commuted commissions,	48,696 15
Agents' balances,	65,577 90
Total,	130,182 42
Total admitted assets,	\$2,161,201 54

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),*	\$2,013,507 00
Deduct net value of re-insured risks,	250 00
Net re-insurance reserve,	\$2,013,257 00
Death losses and matured endowments in process of adjustment,	37,151 00
Unpaid dividends of surplus due policy-holders,	1,657 00
All other liabilities: premiums paid in advance, \$16,551.21; premium loans in excess of reserve, \$15,000; miscellaneous, \$5,016.27,	36,567 48
Liabilities as to policy-holders,	\$2,088,632 48
Surplus as regards policy-holders (see note),	72,569 06
Gross liabilities,	\$2,161,201 54

* The reserve endowment policies of this company are returned to this department as ordinary life-policies, and so valued. The strictly accurate method would be to regard them as term insurance coupled with pure endowment. This method of valuation would considerably reduce the reserve liability. The Actuary of the New York Department estimates this difference at \$90,000, which, if correct, would increase the surplus of the company by that amount.

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875, . . .	\$374,969 68	
Premium notes or loans received during 1876, . . .	65,946 98	
Total,	<hr/>	\$440,916 66
Used in payment of losses and claims, . . .	\$5,523 38	
of surrendered policies and		
voided by lapse, . . .	67,350 53	
of dividends to policy-hold-		
ers,	2,353 49	
Total,	<hr/>	75,227 40
		<hr/>
Balance note assets, December 31, 1876,		\$365,689 26

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	15,705	\$23,716,218 00
Endowment policies,	1,715	1,370,803 00
All other policies,	21	20,066 00

New Policies Issued in 1876.

Whole-life policies,	3,881	4,879,871 00
Endowment policies,	44	32,468 00
All other policies,	2	918 00

Old Policies Revived during the year.

Whole-life policies,	168	281,623 00
Endowment policies,	21	22,152 00

Total number and amount,	21,557	\$30,324,119 00
------------------------------------	--------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	193	\$234,271 00
by maturity,	2	1,500 00
by surrender,	592	868,306 00
by lapse,	2,965	4,399,675 00
by change and decrease,	101	223,260 00
Not taken,	196	373,343 00
Total terminated,	4,049	\$6,100,355 00

Policies in force December 31, 1876.

Whole-life policies,	16,049	\$23,164,378 00
Endowment policies,	1,441	1,044,707 00
All other policies,	18	14,679 00
Totals,	17,508	\$24,223,764 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Brooklyn Public Park bonds,	\$105,750 00	\$96,240 74
Nat'l Shoe and Leather bank (N. Y.),		

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds,	\$138,000 00	\$152,952 50
Brooklyn city bonds,	62,000 00	68,480 00
Peekskill (N. Y.) water bonds,	25,000 00	27,250 00
Rochester city (N. Y.) bonds,	38,000 00	42,180 00
New York city bonds,	25,000 00	25,500 00
Rochester city (N. Y.) bonds,	35,000 00	38,500 00
	<u>\$323,000 00</u>	<u>\$354,862 50</u>

MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1843. Commenced business February 1, 1843.]

F. S. WINSTON, *President.**Secretary,* ISAAC F. LLOYD.R. A. MCCURDY, *Vice-President.**Actuary,* W. H. C. BARTLETT.*Principal Office, New York.**Attorney to accept service,* AMOS D. SMITH, 3d, *Boston.*

INCOME.

Total premium income,	\$15,136,703 36
Cash received for interest on stocks, bonds and loans,	4,696,135 36
for interest on other debts due the company,	82,869 12
for rents of company's property,	65,566 29
for profits on bonds, stocks or gold sold,	33,689 57
Total income,	<u>\$20,014,963 70</u>
Net or ledger assets, December 31, 1875,	75,414,923 42
Total,	<u>\$95,429,887 12</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$3,751,359 20
for matured endowments and additions,	708,099 32
Gross amount paid for losses and endowments,	<u>\$4,459,458 52</u>
Cash paid to annuitants,	30,730 18
for surrendered policies and additions,	6,313,666 52
Cash dividends paid policy-holders,	3,701,700 34
Total paid policy-holders,	<u>\$14,505,555 56</u>

Cash paid for commissions to agents,	\$468,433 76
for medical examiners' fees,	41,370 78
for salaries of officers and office employes,	812,363 58
for taxes and fees,	76,967 42
for commuting commissions,	213,533 73
for furniture and office fixtures,	6,637 25
for advertising,	32,258 24
for other items; viz., contingent guarantee account, \$56,160.85; office and incidental expenses, \$194,705.08,	250,865 93
Total disbursements,	\$15,902,986 25
Balance,	\$79,526,900 87

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$4,246,245 40
Loans on mortgage of real estate (first liens),	60,856,200 18
Cost value of stocks and bonds owned (schedule A),	12,223,103 86
Cash deposited in bank,	2,183,001 73
Agents' ledger balances,	18,349 70
Ledger assets (as per balance),	\$79,526,900 87

OTHER ASSETS.

Interest due and accrued,	1,322,294 16
Market value of stocks and bonds, over cost,	450,465 47
Uncollected premiums on policies in force,	\$137,195 10
Deferred premiums on policies in force,	923,332 99
Total,	\$1,060,528 09
Deduct loading (25 per cent.),	265,132 02
Net am't of uncollected and deferred prem's,	795,396 07
Total assets per company's books,	\$82,095,056 57

ITEMS NOT ADMITTED.

Agents' balances,	18,349 70
Total admitted assets,	\$82,076,706 87

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.)	\$76,218,458 00
Death losses and matured endowments in process of adjustment,	\$610,750 00

Claims resisted by the company,	\$147,500 00
Total policy claims,	<u>\$758,250 00</u>
All other liabilities: premiums paid in advance,	24,372 43
Liabilities as to policy-holders,	<u>\$77,001,080 43</u>
Surplus as regards policy-holders,	5,075,626 44
Gross liabilities,	<u>\$82,076,706 87</u>

EXHIBIT OF POLICIES.

Policies in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	72,885	\$230,861,204 00
Endowment policies,	19,369	49,266,721 00
All other policies,	139	153,825 00
Revisionary additions,	-	24,775,471 00

New Policies Issued in 1876.

Whole-life policies,	6,823	18,901,630 00
Endowment policies,	1,292	2,674,515 00
All other policies,	5	5,000 00

Old Policies Revived during the year.

Whole-life policies,	1,020	3,350,200 00
Endowment policies,	203	451,840 00
All other policies,	1	1,000 00

Old Policies increased during the year.

Additions by dividends,	-	6,743,508 00
-----------------------------------	---	--------------

Total number and amount,	101,737	\$337,184,914 00
------------------------------------	---------	------------------

Policies ceased to be in force during the year.

Terminated by death,	1,020	\$3,288,080 00
by maturity,	176	604,135 00
by expiry,	4	4,000 00
by surrender,	4,517	14,413,880 00
by lapse,	2,984	8,252,170 00
by decrease,	-	338,080 00
Reversionary additions terminated,	-	6,412,857 00
Not taken,	911	2,593,675 00
Total terminated,	9,612	<u>\$35,906,877 00</u>

Policies in force December 31, 1876.

Whole-life policies,	74,047	\$252,873,894 00
Endowment policies,	17,943	48,232,046 00
All other policies,	135	172,097 00
Totals,	92,125	<u>\$301,278,037 00</u>

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
United States bonds,	\$7,473,550 00	\$12,673,569 33
Cherry Valley bonds,	50,000 00	
Yonkers city bonds,	118,000 00	
New York city and revenue bonds,	2,405,000 00	
Buffalo city bonds,	140,500 00	
Elmira city bonds,	56,000 00	
Missouri state bonds,	215,000 00	
Boston water bonds,	500,000 00	
San Francisco gold bonds,	590,000 00	
Providence gold bonds,	500,000 00	
Union County (N. Y.) bonds,	14,000 00	
North Plainfield town bonds,	1,500 00	
	<hr/>	
	\$12,063,550 00	\$12,673,569 33

MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

[Incorporated January 31, 1845. Commenced business April, 1845.]

LEWIS C. GROVER, *President.**Secretary,* EDWARD A. STRONG.JAMES B. PEARSON, *Vice-President.**Actuary,* B. J. MILLER.*Principal Office, 752 Broad Street, Newark.**Attorney to accept service, JAMES B. NIVER, Boston.*

INCOME.

Total premium income,	\$4,670,870 92
Cash received for interest on stocks, bonds, and loans,	2,003,276 00
as discount on claims paid in advance,	1,275 84
for rents of company's property,	2,187 50
for profits on bonds, stocks or gold sold,	4,800 00
	<hr/>
Total income,	\$6,682,410 26
Net or ledger assets, December 31, 1875,	30,190,184 26
	<hr/>
Total,	\$36,872,594 52

DISBURSEMENTS.

Cash paid for losses and additions,	\$1,868,086 70
Premium notes or loans used in payment of same,	124,608 78
Cash paid for matured endowments and additions,	106,321 94
Premium notes or loans used in payment of same,	9,678 06
	<hr/>
Gross amount paid for losses and endowments,	\$2,108,695 48

* Cost value, \$12,223,103.86.

Cash paid to annuitants,	\$2,596 67
for surrendered policies,	362,307 07
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	203,093 29
Cash surrender values, including reconverted additions applied in payment of premiums,	272,265 41
Cash dividends paid policy-holders, \$85,151.70, applied in payment of premiums, \$1,353,484.73,	1,438,636 43
Premium notes or loans used in payment of dividends,	147,158 18
<hr/>	
Total paid policy-holders,	\$4,534,752 53
Cash paid for commissions to agents,	356,854 28
for medical examiners' fees,	26,202 58
for salaries of officers and office employes,	88,850 00
for taxes and fees,	100,497 29
for other items; viz., office and incidental expenses,	79,086 36
for premium on bonds purchased,	368,530 00
<hr/>	
Total disbursements,	\$5,554,773 04
<hr/>	
Balance,	\$31,317,821 48

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$286,383 14
Loans on mortgage of real estate (first liens),	12,615,948 45
Premium notes or loans on policies in force,	5,647,079 98
Par value of stocks and bonds owned (schedule A),	11,935,198 68
Cash in company's office,	20,854 56
deposited in bank,	779,222 90
Agents' ledger balances,	33,133 77
<hr/>	
Ledger assets (as per balance),	\$31,317,821 48

OTHER ASSETS.

Interest due and accrued,	671,386 19
Market value of stocks and bonds, over par,	1,163,449 46
Uncollected premiums on policies in force,	\$144,904 88
Deferred premiums on policies in force,	126,212 20
<hr/>	
Total,	\$271,117 08
Deduct loading (20 per cent.),	54,223 42
Net am't of uncollected and deferred prem's,	216,893 66
<hr/>	
Total assets per company's books,	\$33,369,550 79

ITEMS NOT ADMITTED.

Agents' balances,	\$33,133 77
Total admitted assets,	\$33,336,417 02

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.), . . .	\$29,039,123 00
Death losses and matured endowments in process of adjustment,	\$628,185 00
Claims resisted by the company,	35,000 00
Total policy claims,	663,185 00
Unpaid dividends of surplus due policy-holders, . . .	288,157 76
All other liabilities: premiums paid in advance, . . .	13,452 56
Liabilities as to policy-holders,	\$30,003,918 32
Surplus as regards policy-holders,	3,332,498 70
Gross liabilities,	\$33,336,417 02

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875, . . .	\$5,843,852 88
Premium notes or loans received during 1876, . . .	287,765 41
Total,	\$6,131,618 29
Used in payment of losses and claims, . . .	\$134,286 84
of surrendered policies and voided by lapse,	203,093 29
of dividends to policy-hold- ers,	147,158 18
Total,	484,538 31
Balance note assets, December 31, 1876, . . .	\$5,647,079 98

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	39,679	\$125,212,078 00
Endowment policies,	3,291	8,736,825 00
All other policies,	45	155,200 00

New Policies Issued in 1876.

Whole-life policies,	3,348	8,826,245 00
Endowment policies,	264	693,285 00
All other policies,	5	9,000 00

Old Policies Revived during the year.

Whole-life policies,	30	112,833 00
Endowment policies,	3	22,666 00

Old Policies Increased during the year.

Whole-life policies,	6	\$1,900 00
Endowment policies,	—	8,500 00
		<hr/>
Total number and amount,	46,671	\$143,778,532 00

Policies ceased to be in force during the year.

Terminated by death,	569	\$2,119,317 00
by maturity,	32	120,500 00
by surrender,	458	1,594,248 00
by lapse,	1,404	3,843,050 00
by change and decrease,	591	3,456,432 00
by transfer,	2	7,500 00
Not taken,	808	790,500 00
		<hr/>
Total terminated,	3,364	\$11,931,547 00

Policies in force December 31, 1876.

Whole-life policies,	39,998	\$123,436,879 00
Endowment policies,	3,271	8,287,906 00
All other policies,	38	122,200 00
		<hr/>
Totals,	43,307	\$131,846,985 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds,	\$3,318,000 00	\$3,830,247 50
Brooklyn city bonds,	65,000 00	70,900 00
Newark city bonds,	3,390,000 00	3,713,100 00
Elizabeth city (N. J.) bonds,	551,000 00	551,000 00
Rahway city (N. J.) bonds,	121,000 00	121,000 00
Utica city (N. Y.) bonds,	145,000 00	152,250 00
Springfield city (Ill.) bonds,	89,000 00	94,340 00
Orange city (N. J.) bonds,	80,000 00	84,000 00
Anburn city (N. Y.) bonds,	150,000 00	157,500 00
Jersey City bonds,	50,000 00	55,000 00
Dayton city (Ohio) bonds,	130,000 00	137,800 00
Cleveland city (Ohio) bonds,	594,500 00	636,115 00
New Brunswick city (N. J.) bonds,	14,000 00	14,000 00
Erie city (Pa.) bonds,	152,000 00	152,000 00
Toledo city (Ohio) bonds,	173,000 00	181,650 00
South Bend city (Ind.) bonds,	61,500 00	64,575 00
Lafayette city (Ind.) bonds,	160,000 00	168,000 00
Sandusky city (Ohio) bonds,	100,000 00	104,000 00
Dover city (N. J.) bonds,	5,000 00	5,000 00
Essex County (N. J.) bonds,	2,148,000 00	2,362,800 00
Union County (N. J.) bonds,	142,000 00	142,000 00

West Orange township (N. J.) bonds, .	\$123,000 00	\$123,000 00
East Orange township (N. J.) bonds, .	172,398 68	177,570 64
Massachusetts state bonds,	800 00	800 00
	<hr/>	<hr/>
	\$11,935,198 68	\$13,098,648 14

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT.

[Incorporated November 13, 1848. Commenced business February 1, 1850.]

PAID-UP CAPITAL, \$36,000.

JULIUS Y. DEWEY, President. *Secretary, GEO. W. REED.*

CHARLES DEWEY, Vice-President. *Actuary, EDWARD DEWEY.*

Principal Office, State Street, Montpelier.

Attorney to accept service, JAMES T. PHELPS, Boston.

INCOME.

Total premium income,	\$275,842 48
Cash received for interest on stocks, bonds and loans, .	101,956 95
for interest on other debts due the company, .	788 70
as discount on claims paid in advance, .	372 74
for rents of company's property,	978 30
	<hr/>
Total income,	\$379,939 17
Net or ledger assets, December 31, 1875,	1,835,164 48
	<hr/>
Total,	\$2,215,103 65

DISBURSEMENTS.

Cash paid for losses and additions,	\$77,417 39
Premium notes or loans used in payment of same, .	244 92
Cash paid for matured endowments and additions, .	7,175 00
	<hr/>
Gross amount paid for losses and endowments, .	\$84,837 31
Cash paid to annuitants,	1,204 22
for surrendered policies,	39,494 21
Premium notes or loans used in purchase of surrendered	
policies and voided by lapse,	4,483 11
Cash dividends paid policy-holders,	47,235 13
Premium notes or loans used in payment of dividends, .	1,979 88
	<hr/>
Total paid policy-holders,	\$179,233 86
Cash paid for dividends to stockholders,	2,665 00
for commissions to agents,	24,712 98
for salaries and travelling expenses of agents, .	5,686 28
for medical examiners' fees,	1,266 40

Cash paid for salaries of officers and office employés, . . .	\$10,795 92
for taxes and fees,	1,815 87
for rent,	2,199 92
for advertising,	135 50
for office and incidental expenses,	3,302 77
	<hr/>
Total disbursements,	\$231,814 50
	<hr/>
Balance,	\$1,983,289 15

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$17,100 00
Loans on mortgage of real estate (first liens),	881,220 52
on collateral security (schedule A),	47,100 00
on company's policies assigned as collateral,	6,893 11
Premium notes or loans on policies in force,	28,661 06
Par value of stocks and bonds owned (schedule B),	849,850 00
Cash in company's office,	1,837 47
deposited in bank,	62,450 32
Agents' ledger balances,	48,164 26
Vermont Mutual Fire Ins. Co.'s acceptances, \$39,815.41 ;	
postage stamps, \$197,	40,012 41
	<hr/>
Ledger assets (as per balance),	\$1,983,289 15

OTHER ASSETS.

Interest due and accrued,	70,038 49
Market value of stocks and bonds over par,	45,217 50
Uncollected premiums on policies in force,	\$11,736 13
Deferred premiums on policies in force,	18,796 98
	<hr/>
Total,	\$30,533 11
Deduct loading (15 per cent.),	4,579 97
Net amount of uncollected and deferred pre- miums,	<hr/> 25,953 14
	<hr/>
Total assets per company's books,	\$2,124,498 28

ITEMS NOT ADMITTED.

Agents' balances,	48,164 26
	<hr/>
Total admitted assets,	\$2,076,334 02

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$1,320,968 00
--	----------------

Death losses due and unpaid,	\$1,000 00	
Death losses and matured endowments in process of adjustment,	38,500 00	
Total policy claims,		\$39,500 00
Unpaid dividends of surplus due policy-holders,		45,454 15
due stockholders,		500 00
All other liabilities, premiums paid in advance,		4,493 00
		<hr/>
Liabilities as to policy-holders,		\$1,410,915 15
Surplus as regards policy-holders,		665,418 87
		<hr/>
Gross liabilities,		\$2,076,334 02

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$31,935 01	
“ “ or loans received during 1876,	8,495 64	
Total,		\$35,430 65
Used in payment of losses and claims,	\$244 92	
of surrendered policies and voided by lapse,	4,483 11	
of dividends to policy-hold- ers,	1,979 88	
Redeemed by maker in cash,	61 68	
Total,		6,769 59
		<hr/>
Balance note assets, December 31, 1876,		\$28,661 06

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	4,320	\$9,233,657 00
Endowment policies,	302	495,951 00
All other policies,	29	115,500 00
Reversionary additions,	-	74,428 00

New Policies Issued in 1876.

Whole-life policies,	365	1,036,940 00
Endowment policies,	8	14,000 00
All other policies,	8	43,000 00

Old Policies Revived during the year.

Whole-life policies,	7	9,000 00
--------------------------------	---	----------

Old Policies Increased during the year.

Whole-life policies,	-	6,500 00
Additions by dividends,	-	1,751 00

Total number and amount,	5,039	\$11,030,727 00
------------------------------------	-------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	33	\$77,662 00
by maturity,	7	7,175 00
by expiry,	1	5,000 00
by surrender,	202	536,488 00
by lapse,	264	587,246 00
by change and decrease,	4	237,775 00
Not taken,	44	139,000 00
<hr/>		<hr/>
Total terminated,	555	\$1,590,346 00

Policies in force December 31, 1876.

Whole-life policies,	4,166	\$8,794,503 00
Endowment policies,	290	473,819 00
All other policies,	28	98,500 00
Reversionary additions,	—	73,559 00
<hr/>		<hr/>
Totals,	4,484	\$9,440,381 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Vermont Nat'l Bank, St. Albans,	\$11,625 00	\$9,300 00
United States bonds,	339 00	300 00
First Nat'l Bank, Montpelier,	6,000 00	4,000 00
" " " "	1,950 00	1,600 00
" " " "	8,000 00	1,900 00
Montpelier Nat'l Bank,	1,600 00	
St. Albans Trust Co. notes,	30,700 00	30,000 00
<hr/>		<hr/>
	\$55,214 00	\$47,100 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds,	\$238,000 00	\$271,097 50
New Hampshire state bonds,	20,000 00	20,000 00
Maine state bonds,	5,000 00	5,000 00
Missouri state bonds,	11,000 00	11,000 00
Boston city bonds,	10,000 00	10,000 00
Lawrence city bonds,	20,000 00	20,000 00
Worcester city bonds,	20,000 00	20,000 00
Fitchburg city bonds,	60,000 00	60,000 00
Chelsea city bonds,	37,000 00	37,000 00
Somerville city bonds,	30,000 00	30,000 00
Beverly town bonds,	25,000 00	25,000 00
Burlington (Vt.) town bonds,	60,000 00	60,000 00
Cincinnati (O.) city bonds,	25,000 00	25,000 00

Columbus (O.) city bonds,	\$25,000 00	\$25,000 00
Indianapolis (Ind.) city bonds,	35,000 00	35,000 00
St. Paul (Minn.) city bonds,	10,000 00	10,000 00
Springfield (Ill.) city bonds,	15,000 00	15,000 00
Meriden (Ct.) city bonds,	43,000 00	43,000 00
Hamilton county (Ind.) bonds,	10,000 00	10,000 00
St. Louis county (Mo.) bonds,	20,000 00	20,000 00
Montpelier (Vt.) town bonds,	30,000 00	30,000 00
Cambridge (Vt.) town bonds,	15,000 00	15,000 00
Essex (Vt.) town bonds,	20,000 00	20,000 00
Jericho (Vt.) town bonds,	22,900 00	22,900 00
Johnson (Vt.) town bonds,	2,000 00	2,000 00
Underhill (Vt.) town bonds,	17,000 00	17,000 00
First Nat'l Bank stock, Montpelier,	21,000 00	31,500 00
Montpelier Nat'l Bank,	2,700 00	4,320 00
Bank of St. Albans,	250 00	250 00
	<hr/>	<hr/>
	\$849,850 00	\$895,067 50

**NATIONAL LIFE INSURANCE COMPANY, OF THE UNITED
STATES OF AMERICA, WASHINGTON, D. C.**

[Incorporated July 25, 1868. Commenced business August 1, 1868.]

PAID-UP CAPITAL, \$1,000,000.

EMERSON W. PEET, *President.*

Secretary, JOHN M. BUTLER.

J. A. ELLIS, *Vice-President.*

Actuary, E. W. PEET.

Principal Office, Chicago, Ill.

Attorney to accept service, L. M. MILLER, Boston.

INCOME.

Total premium income,	\$743,683 81
Cash received for interest on stocks, bonds and loans,	178,418 67
for interest on other debts due the company,	2,637 80
for rents of company's property,	14,509 45
for profits on bonds, stocks or gold sold,	5,861 24
Premiums received for re-insurance,	4,449 40
	<hr/>
Total income,	\$949,560 37
Net or ledger assets, December 31, 1875,	3,686,136 01
	<hr/>
Total,	\$4,635,696 38

DISBURSEMENTS.

Cash paid for losses and additions,	\$229,783 53
Premium notes or loans used in payment of same,	1,360 29
Cash paid for matured endowments and additions,	555 00
	<hr/>
Gross amount paid for losses and endowments,	\$231,698 82
Received for losses and claims on policies re-insured,	15,000 00
	<hr/>
Net amount paid for losses and endowments,	\$216,698 82

Cash paid to annuitants,	\$1,144 00
for surrendered policies,	58,039 00
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	8,706 72
Cash surrender values, including re-converted additions applied in payment of premiums,	108,165 29
<hr/>	
Total paid policy-holders,	\$392,753 83
Cash paid for commissions to agents,	64,278 07
for salaries and travelling expenses of agents,	26,260 10
for medical examiners' fees,	8,125 37
for salaries of officers and office employes,	37,164 65
for taxes and fees,	15,820 15
for rent,	6,670 97
for commuting commissions,	24,896 59
for furniture and office fixtures,	5,654 64
for advertising,	8,127 50
for other items; viz., real estate expenses, \$2,597.51; bills payable, \$8,960.16; profit and loss, \$25,610.77; office and incidental expenses, \$24,358.20,	61,526 64
<hr/>	
Total disbursements,	\$651,278 51
<hr/>	
Balance,	\$3,984,417 87

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$505,902 80
Loans on mortgages of real estate (first liens),	2,409,767 58
on collateral security (schedule A),	240,479 80
on company's policies assigned as collateral,	4,791 44
Premium notes or loans on policies in force,	54,621 91
Cost value of stocks and bonds owned (schedule B),	575,723 01
Cash in company's office,	2,925 37
Cash deposited in bank,	131,022 63
Bills receivable,	4,448 25
Agents' ledger balances,	29,349 22
Commuted commissions, \$22,385.86; office furniture, \$3,000,	25,385 86
<hr/>	
Ledger assets (as per balance),	\$3,984,417 87
Deduct depreciation from cost of assets,	*156,029 74
<hr/>	
Total net or ledger assets,	\$3,828,388 13

* Real estate,	\$101,052 80
Loans on mortgage,	33,104 42
Loans on collateral,	16,916 60
Bills receivable,	2,075 97
Ledger balances,	2,879 95
<hr/>	
	\$156,029 74

OTHER ASSETS.

Interest due and accrued,	\$72,666 46	
Rents due and accrued,	927 00	
Market value of stocks and bonds over cost,	3,620 16	
Uncollected premiums on policies in force,	\$50,815 57	
Deferred premiums on policies in force,	73,097 66	
		<hr/>
Total,	\$123,913 23	
Deduct loading (10+ per cent.),	12,413 44	
Net am't of uncollected and deferred prem's,		<hr/> 111,499 79
		<hr/>
Total assets per company's books,	\$4,017,101 54	

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$3,000 00	
Commuted commissions,	22,385 86	
Agents' balances,	26,469 27	
Bills receivable,	2,372 28	
Total,		<hr/> 54,227 41
		<hr/>
Total admitted assets,	\$3,962,874 13	

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$3,332,120 00	
Deduct net value of re-insured risks,	67,514 00	
Net re-insurance reserve,		<hr/> *3,264,606 00
Death losses and matured endowments in process of adjustment,	\$66,858 60	
Claims resisted by the company,	21,500 00	
Total policy claims,		<hr/> 88,358 60
Premiums paid in advance,	29,068 82	
Forfeited policies liable to restoration,	14,467 77	
		<hr/>
Liabilities as to policy-holders,	\$3,396,501 19	
Surplus as regards policy-holders,	566,372 94	
		<hr/>
Gross liabilities,	\$3,962,874 13	

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$62,443 25	
or loans received during 1876,	17,222 70	
Total,		<hr/> \$79,665 95
Used in payment of losses and claims,	\$1,360 29	
of surrendered policies and voided by lapse,	8,706 72	

* As computed by the company (interest at 6 per cent.), \$2,466,373.

Redeemed by maker in cash,	\$10,185 59	
Total,	<u> </u>	\$20,252 60
Balance note assets, December 31, 1876,		\$59,413 35

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	9,265	\$19,489,362 00
Endowment policies,	1,434	2,029,988 00
All other policies,	246	787,144 00
Return premiums,	—	635,450 00

New Policies Issued in 1876.

Whole-life policies,	1,668	3,714,499 00
Endowment policies,	170	239,268 00
All other policies,	164	489,500 00
Return premiums,	—	9,749 00
Total number and amount,	12,947	\$27,394,960 00

Policies ceased to be in force during the year.

Terminated by death,	108	\$232,368 00
by maturity,	1	555 00
by expiry,	29	83,500 00
by surrender,	360	823,546 00
by lapse,	1,503	2,977,724 00
by change and decrease,	435	1,226,674 00
Not taken,	168	431,592 00
Total terminated,	2,604	\$5,775,959 00

Policies in force December 31, 1876.

Whole-life policies,	8,712	\$18,349,838 00
Endowment policies,	1,363	1,868,820 00
All other policies,	268	755,144 00
Return premiums,	—	645,199 00
Totals,	10,343	\$21,619,001 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
1225 shares Excelsior Life Ins. Co.,	\$19,851 20	\$36,767 80
8 " Union Savings Bank C. R. (Iowa),	800 00	400 00
Assignment of mortgage,	223,000 00	50,025 00
20 shares 1st Nat'l Bank, Nashville,	2,400 00	1,800 00
4 " Stone R. Nat'l B'k, Murfreesboro',		

400 shares Ill. Staats Zeitung Co.,	\$30,000 00	\$20,000 00
Policy assigned,	1,787 00	787 00
500 shares 1st Nat'l Bank, Chicago,	87,500 00	50,000 00
Policy assigned,	1,280 00	700 00
2000 shares W. Chicago Land Co.,	100,000 00	50,000 00
202 " Westinghouse Air Brake Co.,	10,200 00	8,000 00
400 " Kirby Carpenter Mfg. Co.,	40,000 00	20,000 00
Chicago City certificates,	1,117 93	1,000 00
Assignment of mortgage,	2,618 76	1,000 00
	<hr/>	<hr/>
	\$520,554 89	\$240,479 80

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$457,825 75	\$466,643 75
Virginia State bonds,	13,447 26	5,549 42
Chicago City Park bonds,	101,200 00	104,500 00
Detroit Car Loan Co. stock,	1,500 00	750 00
Arapahoe Co. (Col.) bonds,	750 00	900 00
Cedar Rapids City (Iowa) bonds,	1,000 00	1,000 00
	<hr/>	<hr/>
	\$575,723 01	\$579,343 17

NEW YORK LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1841. Commenced business 1845.]

MORRIS FRANKLIN, *President.**Vice-President and Actuary, WM. H. BEERS.**Principal Office, 346 and 348 Broadway.**Attorneys to accept service, GEO. L. STOCKING AND JAS. R. AUSTIN, Boston.*

INCOME.

Total premium income,	\$5,855,148 71
Cash received for interest on stocks, bonds and loans,	2,065,213 03
for interest on other debts due the company,	31,685 35
for rents of company's property,	67,182 43
	<hr/>
Total,	\$8,019,229 52
Less interest accrued, January 1, 1876,	257,130 86
	<hr/>
Total income,	\$7,762,098 66
Net or ledger assets, December 31, 1875,	30,166,902 69
	<hr/>
Total,	\$37,929,001 35

DISBURSEMENTS.

Cash paid for losses and additions,	\$1,571,780 94
Premium notes or loans used in payment of same,	20,867 48
Cash paid for matured endowments and additions,	86,871 10
Premium notes or loans used in payment of same,	1,419 40
<hr/>	
Gross amount paid for losses and endowments,	\$1,680,938 92
Received for losses and claims on policies re-insured,	45,000 00
<hr/>	
Net amount paid for losses and endowments,	\$1,635,938 92
Cash paid to annuitants,	90,247 56
for surrendered policies,	1,044,056 46
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	63,315 66
Cash dividends paid policy-holders,	1,385,569 04
Premium notes or loans used in payment of dividends,	23,740 00
<hr/>	
Total paid policy-holders,	\$4,242,867 64
Cash paid for commissions to agents,	222,110 67
for salaries and travelling expenses of agents,	57,000 00
for medical examiners' fees,	41,491 03
for salaries of officers and office employés,	167,659 78
for taxes and fees,	62,078 25
for advertising,	40,543 41
for office and agency expenses,	158,812 86
Reductions of premiums on stocks and bonds,	205,539 51
<hr/>	
Total disbursements,	\$5,198,103 15
<hr/>	
Balance,	\$32,730,898 20

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$2,541,576 46
Loans on mortgage of real estate (first liens),	17,354,837 84
Premium notes or loans on policies in force,	781,585 39
Cost value of stocks and bonds owned (schedule A),	9,730,529 91
Cash in company's office,	} 1,427,933 18
Cash deposited in bank,	
Agents' ledger balances,	36,154 19
Interest due and accrued,	292,082 51
Rents due and accrued,	8,476 17
Uncollected premiums on policies in force,	125,027 15
Deferred premiums on policies in force,	432,695 40
<hr/>	
Ledger assets (as per balance,)	*\$32,730,898 20

* By deducting from income, interest due and accrued, and deferred and outstanding premiums, the balance may be drawn the same as in other companies.

OTHER ASSETS.

Market value of stocks and bonds, over cost,	. . .	\$580,515 76
		<hr/>
Total,	. . . . .	\$33,311,413 96
Deduct loading on uncollected and deferred premiums,	. . .	111,544 51
		<hr/>
Total assets per company's books,	. . .	\$33,199,869 45

ITEMS NOT ADMITTED.

[illegible]

LIABILITIES.

Computed] premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$28,884,871 00
Deduct net value of re-insured risks,	201,218 00
Net re-insurance reserve,	<u>\$28,683,653 00</u>
Death losses and matured endowments in process of adjustment,	\$418,393 19
Claims resisted by the company,	97,200 00
Total policy claims,	<u>515,593 19</u>
Premiums paid in advance,	17,038 32
Liability under three months' clause,	10,000 00
	<u></u>
Liabilities as to policy-holders,	\$29,226,284 51
Surplus as regards policy-holders,	3,937,430 75
	<u></u>
Gross liabilities,	\$33,163,715 26
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies,	\$517,504 84

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$885,728 82	
or loans received during 1876,	17,590 60	
Total,	<u> </u>	\$903,319 42
Used in payment of losses and claims,	\$22,286 88	
of surrendered policies and		
voided by lapse,	63,315 66	
of dividends to policy-hold-		
ers,	23,740 00	
Redeemed by maker in cash,	12,391 49	
Total,	<u> </u>	121,734 03
Balance note assets, December 31, 1876,		<u>\$781,585 39</u>

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	35,946	\$104,609,000 00
Endowment policies,	8,549	19,433,416 00
All other policies,	166	95,590 00
Reversionary additions,	—	1,994,113 00

New Policies Issued in 1876.

Whole-life policies,	5,100	14,710,809 00
Endowment policies,	1,247	3,705,670 00
All other policies,	108	8,000 00

Old Policies Revived during the year.

Whole-life policies,	54	161,850 00
Endowment policies,	5	5,000 00

Old Policies Increased during the year.

Whole-life policies,	—	13,106 00
Endowment policies,	—	37,587 00
Additions by dividends,	—	1,420,089 00

Total number and amount, 51,175 \$146,194,280 00

Policies ceased to be in force during the year.

Terminated by death,	557	\$1,622,875 00
by maturity,	39	81,125 00
by expiry,	13	12,346 00
by surrender,	1,647	6,074,838 00
by lapse,	2,823	7,740,158 00
change and decrease,	—	407,664 00
Not taken,	675	2,506,751 00

Total terminated, 5,754 \$18,445,757 00

Policies in force December 31, 1876.

Whole-life policies,	36,437	\$105,441,392 00
Endowment policies,	8,728	20,051,534 00
All other policies,	256	77,590 00
Reversionary additions,	—	2,177,957 00

Totals, 45,421 \$127,748,473 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
Merchants' Bank stock, N. Y.,	\$15,758 75	\$16,100 00
Bank of America stock, N. Y.,	8,484 00	10,164 00

Bank of the Republic stock, N. Y., . . .	\$1,470 00	\$1,470 00
American Exchange Bank stock, N. Y., . . .	10,125 00	10,500 00
Metropolitan Bank stock, N. Y., . . .	5,881 25	6,400 00
Central Park loan,	25,233 75	26,750 00
Del. and Hudson Canal stock,	44,800 00	44,800 00
“ “ “ bonds,	400,000 00	400,000 00
New York city street opening bonds, . . .	549,967 10	576,110 00
“ county bounty bonds,	41,104 00	42,000 00
“ city consolidated bonds,	645,596 25	745,875 00
“ county consolidated bonds,	113,928 75	131,625 00
“ city bonds,	60,000 00	60,000 00
N. Y. Central and H. R. R. R. bonds, . . .	1,019,382 50	1,170,000 00
N. Y. and Harlem consolidated bonds, . . .	1,074,075 00	1,178,333 33
Brooklyn city bonds,	983,144 80	1,024,700 00
Jersey City bonds,	442,425 00	450,590 00
Yonkers town bonds,	178,479 16	183,700 00
Newark city bonds,	129,875 00	131,210 00
Flushing water bonds,	77,600 00	80,000 00
Rensselaer and Saratoga R. R. bonds, . . .	9,519 92	10,155 00
East Chester bonds,	5,000 00	5,000 00
Richmond city bonds,	46,250 00	56,500 00
Tennessee state bonds,	8,000 00	8,000 00
Georgia state bonds,	2,730 00	3,500 00
Alabama state bonds,	15,840 00	15,840 00
So. Carolina state bonds,	8,960 00	8,960 00
Mississippi state warrants,	15,285 71	20,000 00
United States bonds,	3,792,113 97	3,892,763 34
	<hr/>	<hr/>
	\$9,780,529 91	\$10,311,045 67

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated March, 1857. Commenced business November 25, 1858.]

H. L. PALMER, *President.*

Secretary, WILLARD MERRILL.

MATTHEW KEENAN, *Vice-President.*

Actuary, EMORY MCCLINTOCK.

Principal Office, Milwaukee.

Attorney to accept service, E. J. SMITH, Boston.

INCOME.

Total premium income,	\$2,565,805 47
Cash received for interest on stocks, bonds and loans, . . .	1,307,597 44
for interest on other debts due the company,	43,279 43
as discount on claims paid in advance,	37 51
for rents of company's property,	8,652 40
	<hr/>
Total income,	\$3,925,372 25

Net or ledger assets, December 31, 1875,	\$16,206,998 50
Total,	<u>\$20,132,370 75</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$801,454 01
Premium notes or loans used in payment of same,	71,411 50
Cash paid for matured endowments and additions,	73,968 04
Premium notes or loans used in payment of same,	18,062 52

Gross amount paid for losses and endowments,	\$964,896 07
Cash paid for surrendered policies,	226,750 49
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	314,042 24
Cash surrender values, including re-converted additions applied in payment of premiums,	80,946 23
Cash dividends paid policy-holders, \$38,205.16; applied in payment of premiums, \$245,599.92,	283,805 08
Premium notes or loans used in payment of dividends,	541,653 59

Total paid policy-holders,	\$2,412,093 70
Cash paid for commissions to agents,	190,122 01
for salaries and travelling expenses of agents,	49,641 18
for medical examiners' fees,	13,163 17
for salaries of officers and office employes,	102,361 33
for taxes and fees,	*13,126 57
for rent,	9,790 71
for commuting commissions,	13,647 85
for furniture and office fixtures,	1,181 26
for advertising,	3,168 20
for other items; viz., office and incidental expenses,	68,939 84
Profit and loss account,	77,997 39

Total disbursements, \$2,955,233 21

Balance, \$17,177,137 54

Invested in the following :—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$644,906 78
Loans on mortgage of real estate (first liens),	11,605,627 99
Premium notes or loans on policies in force,	3,825,551 16
Cost value of stocks and bonds owned (schedule A),	339,833 90
Cash in company's office,	124,593 43

* Total taxes paid,	\$32,233 29
Deducted from dividends,	19,106 72

\$13,126 57

Cash deposited in bank,	\$637,414 95
Bills receivable,	19,430 65
Ledger balances,	40,031 55
Office furniture,	7,500 00
<hr/>	
Ledger assets (as per balance),	\$17,244,890 41
Deduct depreciation from cost of assets,	67,752 87
<hr/>	
Total net or ledger assets,	\$17,177,137 54

OTHER ASSETS.

Interest due and accrued,	587,362 08
Rents due and accrued,	391 43
Market value of stocks and bonds, over cost,	24,541 10
Uncollected premiums on policies in force, \$115,627 04	
Deferred premiums on policies in force,	248,896 77
<hr/>	
Total,	\$364,523 81
Deduct loading (25 per cent.),	91,130 94
Net am't of uncollected and deferred prem's, <hr/>	273,392 87
<hr/>	
Total assets per company's books,	\$18,062,825 02

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$7,500 00
Ledger balances,	40,031 55
Bills receivable,	19,430 65
Total,	<hr/> 66,962 20
<hr/>	
Total admitted assets,	\$17,995,862 82

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$15,165,760 00
Death losses and matured endowments in process of adjustment,	\$170,637 05
Claims resisted by the company,	34,000 00
Total policy claims,	<hr/> 204,637 05
Due for taxes and fees,	12,553 00
Accrued commissions,	1,500 00
Premiums paid in advance,	19,584 95
Reserve on lapsed policies, entitled to paid-up policies,	16,786 00
<hr/>	
Liabilities as to policy-holders,	\$15,420,821 00
Surplus as regards policy-holders,	2,575,041 82
<hr/>	
Gross liabilities,	\$17,995,862 82

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875, . . .	\$4,142,979 07	
or loans received during 1876, . . .	650,634 65	
Total,	<u> </u>	\$4,793,613 72
Used in payment of losses and claims, . . .	\$89,474 02	
of surrendered policies and voided by lapse, . . .	314,042 24	
of dividends to policy-holders,	541,653 59	
Redeemed by maker in cash,	22,892 71	
Total,	<u> </u>	968,062 56
Balance note assets, December 31, 1876, . . .		<u> </u> \$3,825,551 16

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	26,530	\$51,873,633 00
Endowment policies,	9,162	13,662,530 00
All other policies,	736	1,588,052 00

New Policies Issued in 1876.

Whole-life policies,	4,304	10,250,079 00
Endowment policies,	566	847,704 00
All other policies,	98	306,943 00

Old Policies Revived during the year.

Whole-life policies,	298	690,175 00
Endowment policies,	73	102,050 00
All other policies,	8	25,000 00

Old Policies increased during the year.

Additions by dividends,	—	153,878 00
Total number and amount,	41,775	\$79,500,044 00

Policies ceased to be in force during the year.

Terminated by death,	391	\$902,417 00
by maturity,	83	95,731 00
by expiry,	1	125,117 00
by surrender,	983	1,653,042 00
by lapse,	3,197	7,249,619 00
by change and decrease,	23	373,658 00
Not taken,	641	1,607,269 00
Total terminated,	5,319	\$12,006,853 00

Policies in force December 31, 1876.

Whole-life policies,	26,985	\$53,026,057 00
Endowment policies,	8,781	12,941,093 00
All other policies,	690	1,526,041 00
	<hr/>	<hr/>
Totals,	36,456	\$67,493,191 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
United States bonds,	\$280,000 00	\$375,259 08
Green Bay city (Wis.) bonds,	23,900 00	
Pope county (Minn.) bonds,	5,000 00	
Gale Trempeleau Co. (Wis.) bridge bonds,	5,000 00	
	<hr/>	<hr/>
	\$313,900 00	\$375,259 08

PENN MUTUAL LIFE INSURANCE COMPANY, PHILADELPHIA,
PENN.

[Incorporated February 24, 1847. Commenced business May 25, 1847.]

SAMUEL C. HUEY, *President.*

Secretary, HENRY AUSTIE.

H. S. STEVENS, *Vice-President.*

Actuary, JAMES W. MASON.

Principal Office, 921 Chestnut St.

Attorney to accept service, LEWIS G. LOWE, Bridgewater.

INCOME.

Total premium income,	\$1,173,394 91
Cash received for interest on stocks, bonds and loans,	309,434 19
for interest on other debts due the company,	5,708 97
for rents of company's property,	3,648 74
	<hr/>
Total income,	\$1,492,186 81
Net or ledger assets, December 31, 1875,	5,230,588 28
	<hr/>
Total,	\$6,722,775 09

DISBURSEMENTS.

Cash paid for losses and additions,	\$360,509 53
Premium notes or loans used in payment of same,	14,180 00
Cash paid for matured endowments and additions,	11,821 06
Premium notes or loans used in payment of same,	528 94
	<hr/>
Gross amount paid for losses and endowments,	\$387,039 53

* Cost value, \$339,833.90.

Received for losses and claims on policies re-insured, . . .	\$10,000 00
Net amount paid for losses and endowments, . . .	\$377,039 53
Cash paid for surrendered policies,	148,579 27
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	46,999 47
Cash dividends paid policy-holders, \$105,029; applied in payment of premiums, \$132,637.89,	237,666 89
Premium notes or loans used in payment of dividends, . . .	92,074 65
Total paid policy-holders,	\$902,359 81
Cash paid for commissions to agents,	91,488 07
for salaries and travelling expenses of agents, . . .	25,034 56
for medical examiners' fees,	13,022 71
for salaries of officers and office employes, . . .	33,429 99
for taxes and fees,	11,074 24
for rent,	7,897 94
for commuting commissions,	385 72
for agency expenses,	17,216 44
for legal expenses,	4,402 84
for advertising,	15,021 05
for other items; viz., fire insurance, \$1,654.58; office and incidental expenses, \$16,919 55, . . .	18,574 13
Total disbursements,	\$1,139,907 50
Balance,	\$5,582,867 59

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$387,952 98
Loans on mortgage of real estate (first liens), . . .	2,313,662 53
on collateral security (schedule A),	149,376 05
on company's policies assigned as collateral, . . .	17,669 29
Premium notes or loans on policies in force, . . .	722,384 35
Cost value of stocks and bonds owned (schedule B), . .	1,825,941 11
Cash in company's office,	349 05
Cash deposited in bank,	122,627 96
Bills receivable,	600 00
Agents' ledger balances,	28,951 26
Office furniture,	13,353 01
Ledger assets (as per balance),	\$5,582,867 59

OTHER ASSETS.

Interest due and accrued,	89,387 39
Rents due and accrued,	1,500 00
Market value of real estate, over cost,	16,927 27

Market value of stocks and bonds, over cost,	\$143,803 37
Uncollected premiums on policies in force,	\$77,891 76
Deferred premiums on policies in force,	54,009 15
Total,	\$131,900 91
Deduct loading (20 per cent.),	26,380 16
Net am't of uncollected and deferred prem's,	\$105,520 75
Total assets per company's books,	\$5,940,006 37

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$13,353 01
Agents' balances,	28,951 26
Bills receivable,	600 00
Total,	42,904 27
Total admitted assets,	\$5,897,102 10

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$4,981,998 00
Deduct net value of re-insured risks,	58,840 00
Net re-insurance reserve,	\$4,923,158 00
Death losses and matured endowments in process of adjustment,	101,796 00
Unpaid dividends of surplus due policy-holders,	35,761 09
All other liabilities: life rate endowment fund,	5,446 06
Liabilities as to policy-holders,	\$5,066,161 14
Surplus as regards policy-holders,	830,940 96
Gross liabilities,	\$5,897,102 10

PREMIUM NOTE ACCOUNT.

Premium notes on Dec. 31, 1875,	\$700,354 93
or loans received during 1876,	194,884 66
Total,	\$895,239 59
Used in payment of losses and claims,	\$14,708 94
of surrendered policies and voided by lapse,	46,999 47
of dividends to policy-holders,	92,074 65
Redeemed by maker in cash,	19,072 18
Total,	172,855 24
Balance note assets, Dec. 31, 1876,	\$722,384 35

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	7,677	\$23,979,514 00
Endowment policies,	1,867	4,396,825 00
All other policies,	1	2,500 00
Reversionary additions,	-	10,828 00

New Policies Issued in 1876.

Whole-life policies,	1,551	4,889,651 00
Endowment policies,	724	1,855,720 00
All other policies,	1	5,000 00

Old Policies Revived during the year.

Whole-life policies,	32	104,700 00
Endowment policies,	126	91,075 00
All other policies,	-	241 00

Old Policies increased during the year.

Whole-life policies,	-	1,000 00
Endowment policies,	-	1,959 00
Additions by dividends,	-	9,926 00

Total number and amount,	11,979	\$35,348,939 00
------------------------------------	--------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	137	\$394,338 00
by maturity,	7	12,350 00
by expiry,	1	2,500 00
by surrender,	313	976,827 00
by lapse,	568	1,582,945 00
by change and decrease,	9	182,678 00
Not taken,	301	1,144,000 00
Total terminated,	1,336	\$4,295,638 00

Policies in force December 31, 1876.

Whole-life policies,	8,313	\$25,746,921 00
Endowment policies,	2,329	5,283,547 00
All other policies,	1	5,000 00
Reversionary additions,	-	17,833 00
Totals,	10,643	\$31,053,301 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
North Penn. R. R. bonds,	\$1,075 00	\$800 00
Philadelphia city loan, 6s,	67,350 00	43,676 05
Loans on mortgage collaterals,	440,500 00	104,900 00
	<hr/>	<hr/>
	\$508,925 00	\$149,376 05

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States reg'd bonds,	\$379,696 00	\$401,586 75
Philadelphia city loan,	89,830 00	101,025 00
Harrisburg city water bonds,	50,150 00	60,770 00
Allegheny city loan,	9,000 00	10,800 00
Louisville city bonds,	50,641 40	62,500 00
St. Louis city bonds,	25,030 00	30,000 00
Canton city water bonds,	30,000 00	33,000 00
Cincinnati city bonds,	107,427 50	113,400 00
Penn. R. R. mortgage bonds,	100,150 00	115,010 00
Reading R. R. mortgage bonds,	103,000 00	103,000 00
Lehigh Valley R. R. bonds,	50,000 00	57,625 00
United Canal and R. R. bonds,	46,250 00	52,000 00
West Chester R. R. bonds,	75,127 60	82,500 00
North Penn. R. R. bonds,	103,625 00	111,400 00
Susquehanna Canal Co. bonds,	48,000 00	51,000 00
American Steamship Co. bonds,	25,000 00	21,000 00
Stony Creek R. R. bonds,	49,000 00	51,500 00
Phoenix Iron Company bonds,	49,500 00	50,000 00
Del. and Bound Brook R. R. bonds,	100,000 00	103,000 00
Illinois and St. Louis R. R. bonds,	100,000 00	100,000 00
Masonic redemption loan,	100,000 00	105,000 00
500 shares Northern Central R. R.,	21,923 25	12,500 00
100 " Western Nat'l Bank,	6,862 50	8,000 00
209 " Commercial Nat'l Bank,	11,035 25	13,585 00
50 " Girard Nat'l Bank,	2,000 00	3,300 00
100 " Corn Exchange Nat'l Bank,	5,000 00	6,700 00
50 " Mechanics' Bank, St. Louis,	4,950 50	5,000 00
250 " Del. Mutual Ins. Co.,	6,250 00	7,500 00
212 " Girard Life A. and T. Co.,	5,575 38	11,024 00
76 " Bank of No. America,	10,168 00	20,520 00
100 " Centennial stock,	1,000 00	500 00
525 " Railway Pass. Ins. Co.,	52,500 00	57,750 00
Philadelphia city warrants,	7,248 73	7,248 73
	<hr/>	<hr/>
	\$1,825,941 11	\$1,969,744 48

PHENIX MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1851. Commenced business May, 1851.]

PAID-UP CAPITAL, \$100,000.

AARON C. GOODMAN, *President.*

Secretary, JOHN M. HOLCOMBE.

JONA. B. BUNCE, *Vice-President.*

Principal Office, Hartford.

Attorney to accept service, Wm. H. GUILD, Boston.

INCOME.

Total premium income,	\$2,014,816 35
Cash received for interest on stocks, bonds and loans,	662,482 40
for interest on other debts due the company,	8,815 51
for rents of company's property,	965 07
for profits on bonds, stocks or gold sold,	10,531 90
<hr/>	
Total income,	\$2,697,611 23
Net or ledger assets, December 31, 1875,	9,991,190 90
<hr/>	
Total,	\$12,688,802 13

DISBURSEMENTS.

Cash paid for losses and additions,	\$688,211 27
Premium notes or loans used in payment of same,	53,581 20
Cash paid for matured endowments and additions,	19,128 52
Premium notes or loans used in payment of same,	4,271 48
<hr/>	
Gross amount paid for losses and endowments,	\$765,192 47
Cash paid for surrendered policies,	39,326 84
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	409,963 44
Cash surrender values, including re-converted additions applied in payment of premiums,	33,639 88
Cash dividends paid policy-holders, applied in payment of premiums,	454,172 15
Premium notes or loans used in payment of dividends,	57,036 28
<hr/>	
Total paid policy-holders,	\$1,759,331 06
Cash paid for dividends to stockholders,	6,000 00
for commissions to agents,	132,674 76
for salaries and travelling expenses of agents,	73,326 09
for medical examiners' fees,	8,421 50
for salaries of officers and office employés,	38,484 93
for taxes and fees,	71,830 76
for rent,	12,875 13

Cash paid for furniture and office fixtures,	\$699 06
for advertising,	4,996 66
for other items; viz., profit and loss account, \$4,499.53; office and incidental expenses, \$54,364.32,	58,863 85
Total disbursements,	<u>\$2,167,503 80</u>
Balance,	\$10,521,298 33

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$257,883 16
Loans on mortgage of real estate (first liens),	6,195,955 05
on collateral security (schedule A),	48,050 00
Premium notes or loans on policies in force,	2,982,685 00
Cost value of stocks and bonds owned (schedule B),	559,078 00
Cash in company's office,	660 56
Cash deposited in bank,	412,557 42
Bills receivable,	58,285 83
Agents' ledger balances,	6,143 31
Ledger assets (as per balance),	<u>\$10,521,298 33</u>

OTHER ASSETS.

Interest due and accrued,	224,037 59
Market value of stocks and bonds, over cost,	8,149 50
Uncollected premiums on policies in force,	\$7,248 40
Deferred premiums on policies in force,	91,953 08
Total,	<u>\$99,201 48</u>
Deduct loading (25 per cent.),	24,800 37
Net am't of uncollected and deferred prem's,	<u>74,401 11</u>
Furniture and fixtures,	9,839 60
Total assets per company's books,	<u>\$10,837,726 13</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$9,839 60
Agents' balances,	6,143 31
Bills receivable,	58,285 83
Total,	<u>74,268 74</u>
Total admitted assets,	<u>\$10,763,457 39</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$10,287,210 00	
Deduct net value of re-insured risks,	4,386 00	
Net re-insurance reserve,	<u>\$10,282,824 00</u>	
Death losses and matured endowments in process of adjustment,	\$245,737 00	
Claims resisted by the company,	72,000 00	
Total policy claims,	<u>317,737 00</u>	
Due for salaries, rent and office expenses,	2,231 83	
All other liabilities: premiums paid in advance,	21,185 08	
		<u></u>
Liabilities as to policy-holders,	\$10,623,977 91	
Surplus as regards policy-holders,	139,479 48	
		<u></u>
Gross liabilities,	\$10,763,457 39	

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$3,363,978 54	
or loans received during 1876,	152,730 20	
Total,	<u>\$3,516,708 74</u>	
Used in payment of losses and claims,	\$57,852 68	
of surrendered policies and voided by lapse,	409,963 44	
of dividends to policy-holders,	57,036 28	
Redeemed by maker in cash,	9,171 34	
Total,	<u>534,023 74</u>	
		<u></u>
Balance note assets, December 31, 1876,	\$2,982,685 00	

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	22,571	\$49,677,668 00
Endowment policies,	7,710	10,466,892 00
Reversionary additions,	—	103,126 00

New Policies Issued in 1876.

Whole-life policies,	2,233	3,072,795 00
Endowment policies,	932	873,484 00
All other policies,	32	70,000 00

Old Policies Revived during the year.

Whole-life policies,	173	366,357 00
Endowment policies,	90	125,288 00

Old Policies increased during the year.

Whole-life policies,	—	\$350 00
Additions by dividends,	—	11,423 00
Total number and amount,	33,741	\$64,766,883 00

Policies ceased to be in force during the year.

Terminated by death,	342	\$840,939 00
by maturity,	19	23,200 00
by surrender,	337	664,412 00
by lapse,	2,881	6,515,828 00
by change and decrease,	1,749	3,429,100 00
Not taken,	638	949,422 00
Total terminated,	5,966	\$12,422,901 00

Policies in force December 31, 1876.

Whole-life policies,	20,481	\$43,060,677 00
Endowment policies,	7,270	9,112,256 00
All other policies,	24	56,500 00
Reversionary additions,	—	114,549 00
Totals,	27,775	\$52,343,982 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Quincy, Pacific & Missouri R. R. Co.,	\$35,000 00	\$35,000 00
688 shares Willimantic Linen Co.,	46,096 00	10,000 00
80 " Hartford City Gas Light Co.,	3,600 00	2,000 00
Mortgage assigned,	1,200 00	1,050 00
	\$85,896 00	\$48,050 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$263,464 00	\$274,387 50
Tennessee state bonds,	19,475 00	11,700 00
Indiana Central R. R. bonds,	7,600 00	8,000 00
Valley Falls township bonds,	14,835 00	14,835 00
Mattoon city bonds,	37,970 00	39,000 00
South Minnesota R. R. bonds,	35,000 00	10,000 00
Benton Harbor and St. Joseph school bonds,	15,000 00	15,000 00
200 shares Charter Oak Nat'l Bank, Hartford,	19,662 00	26,000 00
200 " First Nat'l Bank, Hartford,	22,255 00	20,400 00
35 " Ætna Nat'l Bank, Hartford,	3,500 00	4,375 00
100 " Mercantile Nat'l Bank, Hartford,	6,950 00	13,000 00

400 shares	American Nat'l Bank, Hartford, .	\$21,293 00	\$28,000 00
70 "	Farmers' and Mech. Bank, H'tf'd, .	8,724 00	8,750 00
200 "	Phoenix Nat'l Bank, Hartford, .	26,000 00	31,000 00
100 "	First Nat'l Bank, Massillon, O., .	10,000 00	13,000 00
250 "	Toledo Nat'l Bank, Toledo, O., .	25,000 00	22,500 00
50 "	U. S. Trust Co., Hartford, . . .	5,000 00	5,000 00
284 "	Hartford City Gas Light Co., .	7,350 00	12,780 00
100 "	Security Co., Hartford,	10,000 00	9,500 00
		<hr/>	<hr/>
		\$559,078 00	\$567,227 50

PROVIDENT LIFE AND TRUST COMPANY, PHILADELPHIA, PA.

[Incorporated March 22, 1865. Commenced business July 28, 1865.]

PAID-UP CAPITAL, \$500,000.

SAMUEL R. SHIPLEY, *President.* Vice-President, WM. C. LONGSTRETH.

Actuary, ROWLAND PARRY.

Principal Office, No. 108 South Fourth Street, Philadelphia.

Attorney to accept service, GILBERT C. HOAG, Boston.

INCOME.

Total premium income,	\$786,453 17
Cash received for interest on stocks, bonds and loans,	127,881 18
for interest on other debts due the company,	9,875 44
for rents of company's property,	7,611 59
for profits on bonds, stocks or gold sold,	22,434 25
<hr/>	
Total income,	\$954,255 63
Net or ledger assets, December 31, 1875,	2,931,180 66
<hr/>	
Total,	\$3,885,436 29

DISBURSEMENTS.

Cash paid for losses and additions,	\$114,824 00
for matured endowments and additions,	7,908 00
<hr/>	
Gross amount paid for losses and endowments,	\$122,732 00
Cash paid to annuitants,	4,768 78
for surrendered policies,	46,273 09
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	2,786 79
Cash dividends paid policy-holders, \$3,607.42; applied in payment of premiums, \$99,123.23,	102,730 65
Premium notes or loans used in payment of dividends,	12,977 23
<hr/>	
Total paid policy-holders,	\$292,268 54

Cash paid for commissions to agents,	\$64,926 39
for salaries and travelling expenses of agents,	11,892 21
for medical examiners' fees,	4,093 00
for salaries of officers and office employes,	32,139 88
for taxes and fees,	10,321 73
for rent,	2,726 63
for furniture and office fixtures,	1,815 40
for advertising,	3,167 00
for agency and incidental expenses,	17,766 25
Total disbursements,	<u>\$441,117 03</u>
Balance,	<u>\$3,444,319 26</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$283,838 79
Loans on mortgage of real estate (first liens),	872,037 81
Loans on collateral security (schedule A),	666,294 25
Premium notes or loans on policies in force,	97,289 30
Cost value of stocks and bonds owned (schedule B),	1,505,757 95
Cash in company's office,	19,101 16
Ledger assets (as per balance),	<u>\$3,444,319 26</u>
Deduct depreciation from cost of assets,	<u>40,143 72</u>
Total net or ledger assets,	<u>\$3,404,175 54</u>

OTHER ASSETS.

Interest due and accrued,	20,368 46
Rents due and accrued,	1,300 00
Uncollected premiums on policies in force,	\$63,154 00
Deferred premiums on policies in force,	121,906 95
Total,	<u>\$185,060 95</u>
Deduct loading (20 per cent.),	37,012 19
Net am't of uncollected and deferred prem's,	<u>148,048 76</u>
Furniture and fixtures,	6,000 00
Total assets per company's books,	<u>\$3,579,892 76</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	6,000 00
Total admitted assets,	<u>\$3,573,892 76</u>

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$2,774,199 00
--	----------------

Death losses due and unpaid,	\$2,805 00	
Death losses and matured endowments in process of adjustment,	19,336 00	
Due and unpaid on annuity claims,	248 35	
Total policy claims,	<hr/>	\$22,389 35
Unpaid dividends of surplus due policy-holders,		8,461 42
Due for salaries, rent and office expenses,		225 00
All other liabilities,		5,127 25
		<hr/>
Liabilities as to policy-holders,		\$2,810,402 02
Surplus as regards policy-holders,		763,490 74
		<hr/>
Gross liabilities,		\$3,573,892 76

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$103,787 56	
or loans received during 1876,	13,506 51	
Total,	<hr/>	\$117,294 07
Used in payment of surrendered policies and voided by lapse,	\$2,786 79	
of dividends to policy-hold- ers,	12,977 23	
Redeemed by maker in cash,	4,240 75	
Total,	<hr/>	20,004 77
		<hr/>
Balance note assets, December 31, 1876,		\$97,289 30

EXHIBIT OF POLICIES.

Policies and Additions in force, December 31, 1875.

	Number.	Amount.
Whole-life policies,	2,059	\$6,292,689 00
Endowment policies,	4,282	12,685,721 00
All other policies,	115	435,950 00
Reversionary additions,	-	65,050 00

New Policies Issued in 1876.

Whole-life policies,	192	646,873 00
Endowment policies,	929	3,001,250 00
All other policies,	28	130,400 00

Old Policies Revived during the year.

Whole-life policies,	3	4,500 00
Endowment policies,	8	18,000 00

Increased during the year.

Endowment policies,	-	5,010 00
Additions by dividends,	8	53,355 00

Total number and amount,	7,624	\$23,338,798 00
------------------------------------	-------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	41	\$128,948 00
by maturity,	2	7,908 00
by expiry,	6	22,700 00
by surrender,	336	978,889 00
by lapse,	368	1,067,865 00
change and decrease,	10	115,789 00
Not taken,	56	169,500 00
		<hr/>
Total terminated,	819	\$2,491,599 00

Policies in force December 31, 1876.

Whole-life policies,	2,003	6,216,859 00
Endowment policies,	4,695	14,111,882 00
All other policies,	107	441,650 00
Reversionary additions,	-	76,808 00
		<hr/>
Totals,	6,805	\$20,847,199 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Warren and Franklin R. R. bonds,	\$5,600 00	\$4,353 80
13 shares Car Trust of Penn.,	12,380 00	10,770 83
389 " Cambria Iron Co.,	5,640 50	4,698 84
32 " Pennsylvania R. R.,	1,536 00	1,174 60
50 " Sun Fire Ins. Co.,	4,500 00	2,937 00
Reading Coal and Iron Co. bonds,	74,800 00	55,222 90
Pittsburg, Cin. and St. Louis R. R. bonds,	2,580 00	2,055 55
14 shares No. Western Equip. Trust Co.,	6,300 00	5,824 06
1700 " Catawissa R. R.,	59,500 00	54,816 67
316 " Commonwealth Nat'l Bank,	10,428 00	14,685 00
120 " American Life Ins. Co.,	6,000 00	
Millville Manufacturing Co. bonds,	15,000 00	9,755 00
1600 shares No. Pennsylvania R. R.,	78,400 00	64,000 00
1000 " Pennsylvania R. R.,	48,000 00	40,000 00
2372 " Lehigh Valley R. R.,	113,856 00	100,644 45
2500 " Penn. and N. Y. Canal & R. R.,	250,000 00	195,355 55
Indianapolis and St. Louis R. R.,	129,600 00	100,000 00
	<hr/>	<hr/>
	\$824,120 50	\$666,294 25

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$505,642 50	\$485,690 00
Pennsylvania R. R. bonds,	195,375 00	200,000 00
Lehigh Valley R. R. bonds,	294,500 00	295,500 00

Lehigh Coal and Nav. Co. bonds, . . .	\$101,000 00	\$90,000 00
Susquehanna Coal Co. bonds, . . .	15,625 00	15,625 00
Belvidere and Del. R. R. bonds, . . .	50,000 00	51,000 00
Summit Branch R. R. bonds, . . .	24,503 47	25,000 00
Cramp & Sons Manuf. Co. bonds, . . .	25,000 00	25,000 00
Crane Iron Co. bonds, . . .	45,000 00	45,000 00
Schuylkill Nav. Co. bonds, . . .	65,827 75	53,365 00
Reading Coal and Iron Co. bonds, . . .	14,850 00	11,000 00
Philadelphia city warrants, . . .	168,434 23	168,434 23
	<hr/>	<hr/>
	\$1,505,757 95	\$1,465,614 23

**PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW
YORK, NEW YORK.**

[Incorporated February 25, 1875. Commenced business August 10, 1875.]

PAID-UP CAPITAL, \$125,000.

SHEPPARD HOMANS, President.

Secretary, A. F. WILMARTH.

JAMES L. GOODRIDGE, Secretary.

Actuary, SHEPPARD HOMANS.

Principal Office, 195 Broadway.

Attorney to accept service, STEPHEN P. WARDWELL, Boston.

INCOME.

Total premium income,	\$54,941 91
Cash received for interest on stocks, bonds and loans, . . .	5,466 09
from deposits and loans,	13,217 98
	<hr/>
Total income,	\$73,625 98
Net or ledger assets, December 31, 1875,	130,635 64
	<hr/>
Total,	\$204,261 62

DISBURSEMENTS.

Cash paid for losses and additions,	\$1,000 00
for surrendered policies,	404 38
for commissions, salaries and expenses of agents,	30,375 20
for medical examiners' fees,	2,087 30
for salaries of officers and office employes,	16,575 30
for taxes and fees,	1,164 68
for rent,	7,240 77
for furniture and office fixtures,	957 63
for advertising,	8,571 13
for office and incidental expenses,	10,201 53
	<hr/>
Total disbursements,	\$78,577 92
	<hr/>
Balance,	\$125,683 70

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Premium notes or loans on policies in force,	\$329 38
Cost value of stocks and bonds owned (schedule A),	119,763 12
Cash in company's office,	572 46
Cash deposited in bank,	1,082 16
Bills receivable,	212 93
Agents' ledger balances,	3,723 65
<hr/>	
Ledger assets (as per balance),	\$125,683 70
Deduct depreciation from cost of assets,	7,356 87
<hr/>	
Total net or ledger assets,	\$118,326 83

OTHER ASSETS.

Uncollected premiums on policies in force,	\$3,861 95
Deferred premiums on policies in force,	17,216 59
<hr/>	
Total,	\$21,078 54
Deduct loading (10 per cent.),	2,107 85
Net am't of uncollected and deferred prem's,	18,970 69
Furniture and fixtures,	3,148 32
<hr/>	
Total assets per company's books,	\$140,445 84

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$3,148 32
Agents' balances,	3,723 65
Bills receivable,	212 93
Total,	7,084 90
<hr/>	
Total admitted assets,	\$133,360 94

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$33,919 00
Deduct net value of re-insured risks,	1,074 00
Net re-insurance reserve,	\$32,845 00
Death losses and matured endowments in process of adjustment,	14,000 00
Due for salaries, rent and office expenses,	\$3,750 00
Deposits,	1,367 29
All other liabilities: premiums paid in advance,	502 68
<hr/>	
	5,619 97
<hr/>	
Liabilities as to policy-holders,	\$52,464 97
Surplus as regards policy-holders,	80,895 97
<hr/>	
Gross liabilities,	\$133,360 94

PREMIUM NOTE ACCOUNT.

Premium notes or loans received during 1876,	\$568 41
Redeemed by maker in cash,	26 10
	<hr/>
Balance note assets, December 31, 1876,	\$542 31

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	81	\$221,000 00
Endowment policies,	9	27,000 00
All other policies,	174	609,600 00

New Policies Issued in 1876.

Whole-life policies,	584	937,550 00
Endowment policies,	74	203,250 00
All other policies,	394	1,162,800 00
	<hr/>	<hr/>
Total number and amount,	1,316	\$3,161,200 00

Policies ceased to be in force during the year.

Terminated by death,	3	\$16,000 00
by expiry,	5	18,000 00
by surrender,	276	612,000 00
by change and decrease,	—	7,500 00
Not taken,	121	276,000 00
	<hr/>	<hr/>
Total terminated,	405	\$929,500 00

Policies in force December 31, 1876.

Whole-life policies,	415	\$650,550 00
Endowment policies,	57	153,750 00
All other policies,	439	1,427,400 00
	<hr/>	<hr/>
Totals,	911	\$2,231,700 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$119,763 12	\$112,406 25

**TRAVELERS' INSURANCE COMPANY (LIFE DEPARTMENT),
HARTFORD, CONN.**

[Incorporated June 17, 1863. Commenced business July, 1866.]

JAMES G. BATTERSON, *President.*

***Secretary,* RODNEY DENNIS.**

GUSTAVUS F. DAVIS, *Vice-President.*

***Actuary,* GEORGE ELLIS.**

Principal Office, Hartford.

Attorney to accept service, CHARLES G. C. PLUMMER, Boston.

INCOME.

Total premium income,	\$520,612 70
Cash received for interest on stocks, bonds and loans,	175,282 25
for interest on other debts due the company,	2,878 01
as discount on claims paid in advance,	513 64
for rents of company's property,	1,300 00
for profits on bonds, stocks or gold sold,	3,548 93
	<hr/>
Total income,	\$704,135 53
Net or ledger assets, December 31, 1875,	2,315,329 33
	<hr/>
Total,	\$3,019,464 86

DISBURSEMENTS.

Cash paid for losses and additions,	\$168,976 26
for matured endowments and additions,	4,000 00
	<hr/>
Gross amount paid for losses and endowments,	\$172,976 26
Cash paid to annuitants,	1,150 00
for surrendered policies,	12,415 19
	<hr/>
Total paid policy-holders,	\$186,541 45
Cash paid for commissions to agents,	44,244 15
for salaries and travelling expenses of agents,	16,900 15
for medical examiners' fees,	9,692 54
for salaries of officers and office employes,	12,960 10
for taxes and fees,	4,747 22
for rent,	353 71
for commuting commissions,	3,484 15
for furniture and office fixtures,	1,416 33
for advertising,	20,338 33
for office and incidental expenses,	38,229 68
	<hr/>
Total disbursements,	\$338,907 81
	<hr/>
Balance,	\$2,680,557 05

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$138,980 22
Loans on mortgage of real estate (first liens),	2,029,927 50
Cost value of stocks and bonds owned (schedule A),	458,997 29
Cash in company's office,	2,387 20
Cash deposited in bank,	49,907 54
Agents' ledger balances,	357 30
<hr/>	
Ledger assets (as per balance),	\$2,680,557 05
Deduct depreciation from cost of assets,	12,000 00
<hr/>	
Total net or ledger assets,	\$2,668,557 05

OTHER ASSETS.

Interest due and accrued,	113,826 47
Market value of stocks and bonds over cost,	6,677 71
Uncollected premiums on policies in force,	\$79,880 00
Deferred premiums on policies in force,	60,918 24
<hr/>	
Total,	\$140,798 24
Deduct loading (12 per cent.),	16,895 79
Net am't of uncollected and deferred prem's,	<hr/> 123,902 45
<hr/>	
Total assets per company's books,	\$2,912,963 68

ITEMS NOT ADMITTED.

Agents' balances,	357 30
<hr/>	
Total assets of Life Department,	\$2,912,606 38
Total assets of Accident Department,	1,140,552 86
<hr/>	
Gross assets,	\$4,053,159 24

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$2,547,928 00
Deduct net value of re-insured risks,	23,423 00
Net re-insurance reserve,	<hr/> \$2,524,505 00
Death losses due and unpaid,	\$1,000 00
Death losses and matured endowments, in process of adjustment,	49,900 00
Claims resisted by the company,	5,625 00
Total policy claims,	<hr/> 56,525 00

All other liabilities: reserve for indemnity contracts of life

policies,	\$10,000 00
---------------------	-------------

Liabilities as to policy-holders, in Life Department,	\$2,591,030 00
---	----------------

Liabilities as to policy-holders in Accident Department,	274,988 52
--	------------

Gross liabilities,	\$2,866,018 52
------------------------------	----------------

Surplus as regards policy-holders,	\$1,187,140 72
--	----------------

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	8,501	\$16,253,172 00
Endowment policies,	1,927	2,689,992 00
All other policies,	83	225,950 00

New Policies Issued in 1876.

Whole-life policies,	2,060	3,621,851 00
Endowment policies,	336	390,445 00
All other policies,	26	49,300 00

Old Policies Revived during the year.

Whole-life policies,	24	84,000 00
Endowment policies,	5	3,800 00

Old Policies increased during the year.

Whole-life policies,	-	1,000 00
--------------------------------	---	----------

Total number and amount,	12,962	\$23,269,510 00
------------------------------------	--------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	93	\$178,504 00
by maturity,	2	4,000 00
by expiry,	19	79,000 00
by surrender,	31	44,959 00
by lapse,	1,228	2,317,400 00
by change and decrease,	367	863,570 00
Not taken,	389	635,686 00

Total terminated,	2,129	\$4,123,119 00
-----------------------------	-------	----------------

Policies in force December 31, 1876.

Whole-life policies,	8,846	\$16,414,138 00
Endowment policies,	1,918	2,583,503 00
All other policies,	69	148,750 00

Totals,	10,833	\$19,146,391 00
-------------------	--------	-----------------

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$11,675 00	\$11,700 00
Indianapolis city bonds,	7,766 66	9,500 00
Topeka city bonds,	15,231 39	15,000 00
Oswego city bonds,	10,639 72	10,400 00
Milwaukee and St. Paul R. R. bonds,	9,462 50	10,500 00
Keokuk and Des Moines R. R. bonds,	4,095 00	7,390 00
New York, Prov. and Boston R. R. bonds,	9,597 22	10,000 00
Lake Shore and M. Southern R. R. bonds,	1,000 00	1,045 00
Detroit, Monroe and Toledo R. R. bonds,	21,432 17	21,500 00
300 shares N. Y., N. H. and Hartford R. R.,	45,265 25	46,500 00
100 " Amer. Exch. Nat'l Bank, N. Y.,	11,413 00	10,500 00
160 " Merchants' Nat'l Bank, N. Y.,	11,156 25	7,680 00
100 " Metropolitan Nat'l Bank, N. Y.,	13,612 50	12,500 00
100 " Mercantile Nat'l Bank, Hartford,	10,200 00	12,600 00
200 " Thames Nat'l Bank, Norwich,	24,600 00	26,600 00
128 " Phoenix Nat'l Bank, Hartford,	29,068 00	30,080 00
260 " Hartford Nat'l Bank, Hartford,	40,946 00	40,040 00
80 " Farmers and Mechanics' Nat'l Bank, Hartford,	10,385 00	10,240 00
350 " American Nat'l Bank, Hartford,	23,324 50	25,200 00
50 " First Nat'l Bank, Hartford,	5,024 88	5,000 00
100 " National Bank of the Common- wealth,	11,212 75	11,700 00
100 " First Nat'l Bank,	12,700 00	12,700 00
956 " Railway Pass. Assur. Co.,	93,789 50	95,600 00
200 " Conn. Trust and Safe Deposit Co.,	20,400 00	17,000 00
50 " Security Co.,	5,000 00	4,700 00
	<hr/>	<hr/>
	\$458,997 29	\$465,675 00

UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA, ME.

[Incorporated July 17, 1848. Commenced business October 1, 1849.]

JOHN E. DEWITT, *President.* *Sec'y and Actuary,* DAVID L. GALLUP.

DANIEL SHARP, *Vice-President.*

Principal Office, Boston.

Attorney to accept service, JOHN E. DE WITT, *Boston.*

INCOME.

Total premium income,	\$1,616,775 00
Cash received for interest on stocks, bonds and loans,	463,742 91
for interest on other debts due the company,	16,416 35

Cash received for rents of company's property,	\$2,208 85
for profits on bonds, stocks or gold sold,	2,804 74
	<hr/>
Total income,	\$2,101,947 85
Net or ledger assets, December 31, 1875,	8,502,793 55
	<hr/>
Total,	\$10,604,741 40

DISBURSEMENTS.

Cash paid for losses and additions,	\$473,671 40
Premium notes or loans used in payment of same,	31,604 32
Cash paid for matured endowments and additions,	37,929 66
Premium notes or loans used in payment of same,	12,874 34
	<hr/>
Gross amount paid for losses and endowments,	\$556,079 72
Cash paid to annuitants,	7,666 66
for surrendered policies,	272,879 44
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	425,246 09
Cash dividends paid policy-holders, applied in payment of premiums,	126,557 60
Premium notes or loans used in payment of dividends,	164,667 00
	<hr/>
Total paid policy-holders,	\$1,558,096 51
Cash paid for commissions and expenses of agents,	388,860 51
for medical examiners' fees,	15,757 69
for salaries of officers and office employes,	72,300 83
for taxes and fees,	20,253 12
for advertising,	12,341 67
for agency and incidental expenses,	144,894 63
	<hr/>
Total disbursements,	\$2,207,504 96
	<hr/>
Balance,	\$8,397,236 44

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$556,899 30
Loans on mortgage of real estate (first liens),	5,210,353 95
on collateral security (schedule A),	24,551 44
on company's policies assigned as collateral,	2,900 00
Premium notes or loans on policies in force,	1,881,566 24
Cost value of stocks and bonds owned (schedule B),	570,225 00
Cash in company's office,	1,009 22
Cash deposited in bank,	117,879 40
Bills receivable,	15,439 63

Agents' ledger balances,	\$14,851 71
Accrued interest on bonds purchased,	1,560 55
	<hr/>
Ledger assets (as per balance),	\$8,397,236 44
Deduct depreciation from cost of assets,	536,387 49
	<hr/>
Total net or ledger assets,	\$7,860,848 95

OTHER ASSETS.

Interest due and accrued,	172,643 87
Uncollected premiums on policies in force,	\$97,498 87
Deferred premiums on policies in force,	23,042 20
	<hr/>
Total,	\$120,541 07
Deduct loading (20 per cent.),	24,108 21
Net am't of uncollected and deferred prem's,	<hr/> 96,432 86
	<hr/>
Total assets per company's books,	\$8,129,925 68

ITEMS NOT ADMITTED.

Agents' balances,	\$14,851 71
Bills receivable,	15,439 63
Total,	<hr/> 30,291 34
	<hr/>
Total admitted assets,	\$8,099,634 34

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$7,729,781 00
Death losses and matured endowments in process of ad- justment,	205,800 00
Unpaid dividends of surplus due policy-holders,	30,000 00
Contingent liability on lapsed policies,	14,804 00
Premiums paid in advance,	17,683 88
	<hr/>
Liabilities as to policy-holders,	\$7,998,068 88
Surplus as regards policy-holders,	101,565 46
	<hr/>
Gross liabilities,	\$8,099,634 34

PREMIUM NOTE ACCOUNT.

Premium notes on hand, Dec. 31, 1875,	\$2,208,536 83
or loans received during 1876,	712,095 59
Total,	<hr/> \$2,920,632 42

Used in payment of losses and claims,	\$44,478 66
of surrendered policies and voided by lapse,	425,246 09
of dividends to policy-hold- ers,	164,667 00
Redeemed by maker in cash,	404,674 43
Total,	<u>\$1,039,066 18</u>
Balance note assets, December 31, 1876,	\$1,881,566 24

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	14,832	\$35,301,903 00
Endowment policies,	6,667	10,172,872 00
All other policies,	623	1,265,600 00

New Policies Issued in 1876.

Whole-life policies,	4,226	7,510,835 00
Endowment policies,	525	671,855 00
All other policies,	2	20,400 00

Old Policies Revived during the year.

Whole-life policies,	13	37,250 00
Endowment policies,	11	14,271 00

Old Policies increased during the year.

Whole-life policies,	—	10,000 00
Endowment policies,	—	1,734 00
Total number and amount,	<u>26,899</u>	<u>\$55,006,720 00</u>

Policies ceased to be in force during the year.

Terminated by death,	293	\$670,416 00
by maturity,	45	66,804 00
by expiry,	92	202,000 00
by surrender,	1,027	2,256,255 00
by lapse,	3,737	7,737,728 00
by change and decrease,	—	663,538 00
Not taken,	1,261	2,430,775 00
Total terminated,	<u>6,455</u>	<u>\$14,027,516 00</u>

Policies in force December 31, 1876.

Whole-life policies,	13,886	\$31,338,629 00
Endowment policies,	6,031	8,576,575 00
All other policies,	527	1,064,000 00
Totals,	<u>20,444</u>	<u>\$40,979,204 00</u>

SCHEDULE A.

Securities held as Collateral.

	Par value.	Amount loaned.
5 shares Holyoke Water Co.,	*\$1,000 00	\$600 00
5 " Boston Lead Co.,	5,000 00	2,500 00
7 " Norway Plains Co.,	3,500 00	2,000 00
100 " Hartford Fire Ins. Co.,	10,000 00	7,000 00
51 " Third Ave. R. R. (N. Y.),	5,100 00	7,451 44
Chicago C. & I. R. R. bonds,	3,000 00	
Assignment of mortgage,	10,700 00	5,000 00
	<u>\$38,300 00</u>	<u>\$24,551 44</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
Maine state bonds,	\$100,200 00	\$110,500 00
United States bonds,	232,062 50	231,350 00
Richmond (Va.) city bonds,	10,250 00	11,400 00
Providence (R. I.) city bonds,	25,315 00	27,000 00
Bangor (Me.) city bonds,	106,625 00	106,625 00
Lewiston (Me.) city bonds,	20,775 00	20,600 00
Portland (Me.) city bonds,	52,375 00	52,000 00
New York city bonds,	10,750 00	10,750 00
	<u>\$558,352 50</u>	<u>\$570,225 00</u>

UNITED STATES LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated February, 1850. Commenced business March, 1850.]

PAID-UP CAPITAL, \$250,000.

JAMES BUELL, *President.**Secretary,* CHAS. P. FRALEIGH.*Principal Office, 261 Broadway.**Attorney to accept service, WALBRIDGE A. FIELD, Boston.*

INCOME.

Total premium income,	\$853,219 90
Cash received for interest on stocks, bonds and loans,	284,754 49
Total income,	<u>\$1,137,974 39</u>
Net or ledger assets, December 31, 1875,	4,452,244 34
Total,	<u>\$5,590,218 73</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$270,031 64
for matured endowments and additions,	12,698 96
Gross amount paid for losses and endowments,	<u>\$282,730 60</u>

* Market value.

Received for losses and claims on policies re-insured, including matured endowments,	\$10,000 00
Net amount paid for losses and endowments,	\$272,730 60
Cash paid for surrendered policies,	243,977 99
for additions to policies,	85,475 78
Cash dividends paid policy-holders, applied in payment of premiums,	100,411 70
Total paid policy-holders,	\$702,596 07
Cash paid for dividends to stockholders,	25,066 69
for commissions to agents,	114,190 39
for salaries and travelling expenses of agents,	1,751 05
for medical examiners' fees,	12,244 39
for salaries of officers and office employes,	36,543 44
for taxes and fees,	3,132 07
for rent,	12,121 37
for advertising,	23,644 76
for office and incidental expenses,	57,099 77
Total disbursements,	\$988,390 00
Balance,	\$1,601,828 73

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$16,724 92
Loans on mortgage of real estate (first liens),	2,660,938 19
on collateral security (schedule A),	41,500 00
Premium notes or loans on policies in force,	155,470 66
Cost value of stocks and bonds owned (schedule B),	1,484,014 22
Cash in company's office,	431 16
Cash deposited in bank,	191,223 76
Bills receivable,	8,143 94
Agents' ledger balances,	13,381 88
Ledger assets (as per balance),	\$4,601,828 73

OTHER ASSETS.

Interest due and accrued,	57,325 55
Market value of stocks and bonds, over cost,	67,149 66
Uncollected premiums on policies in force,	\$25,488 00
Deferred premiums on policies in force,	97,703 76
Total,	\$123,191 76
Deduct loading (10 per cent.),	12,319 18
Net am't of uncollected and deferred prem's,	110,872 58
Total assets per company's books,	\$4,837,176 52

ITEMS NOT ADMITTED.

Agents' balances,	\$13,381 88	
Bills receivable,	8,143 94	
Total,	<u> </u>	\$21,525 82
Total admitted assets,		\$4,815,650 70

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$4,173,476 00	
Deduct net value of re-insured risks,	55,200 00	
Net re-insurance reserve,	<u> </u>	\$4,118,276 00
Death losses and matured endowments in process of adjustment,		123,990 00
Premiums paid in advance,		6,368 00
Reserve on lapsed policies,		18,794 00
Sundry liabilities,		<u>7,841 66</u>
Liabilities as to policy-holders,		\$4,275,269 66
Surplus as regards policy-holders,		<u>540,381 04</u>
Gross liabilities,		\$4,815,650 70

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	8,543	\$17,562,833 00
Endowment policies,	1,971	4,082,117 00
All other policies,	178	735,700 00

New Policies Issued in 1876.

Whole-life policies,	1,538	3,418,535 00
Endowment policies,	552	756,477 00
All other policies,	6	17,000 00

Old Policies Revived during the year.

Whole-life policies,	43	87,400 00
Endowment policies,	16	23,000 00

Old Policies increased during the year.

Whole-life policies,	36	72,160 00
Endowment policies,	4	33,000 00

Total number and amount,	12,887	\$26,788,222 00
------------------------------------	--------	-----------------

Policies ceased to be in force during the year.

Terminated by death,	139	\$261,860 00
by maturity,	6	12,290 00
by expiry,	2	7,000 00
by surrender,	348	923,340 00
by lapse,	1,469	3,315,670 00
by change and decrease,	36	200,600 00
Not taken,	584	1,231,800 00
		<hr/>
Total terminated,	2,584	\$5,952,560 00

Policies in force December 31, 1876.

Whole-life policies,	8,323	\$16,853,218 00
Endowment policies,	1,847	3,416,944 00
All other policies,	133	565,500 00
		<hr/>
Totals,	10,303	\$20,835,662 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States bonds,	\$11,737 50	\$10,000 00
Dime Savings Bank (Chicago),	3,000 00	1,500 00
Assignment of mortgage,	50,000 00	30,000 00
	<hr/>	<hr/>
	\$64,737 50	\$41,500 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$161,264 63	\$154,828 88
New York city bonds,	518,651 67	554,037 50
Brooklyn city bonds,	204,370 43	227,110 00
Chicago city bonds,	50,000 00	50,000 00
South Norwalk (Conn.) water bonds,	100,000 00	105,000 00
Buffalo city bonds,	140,000 00	143,400 00
Erie county bonds,	25,000 00	27,500 00
Jersey City bonds,	104,000 00	108,200 00
District of Columbia bonds,	105,132 49	105,937 50
Kings county bonds,	56,562 50	56,650 00
East Chester town bonds,	16,470 00	16,000 00
Richmond county bonds,	2,562 50	2,500 00
	<hr/>	<hr/>
	\$1,484,014 22	\$1,551,163 88

VERMONT LIFE INSURANCE COMPANY, BURLINGTON, VT.

[Incorporated October 28, 1868. Commenced business January 1, 1869.]

PAID-UP CAPITAL, \$100,000.

JAMES R. HOSMER, *President.**Secretary,* WARREN GIBBS.*Vice-President,* RUSSELL S. TAFT.*Principal Office, Burlington.**Attorney to accept service, C. W. CARTER, Quincy.*

INCOME.

Total premium income,	\$24,551 83
Cash received for interest on stocks, bonds and loans,	9,379 21
for debts due the company,	100 00
Total income,	\$34,031 04
Net or ledger assets, December 31, 1875,	167,279 44
Total,	\$201,310 48

DISBURSEMENTS.

Cash paid for losses and additions,	\$11,000 00
Received for losses and claims on policies re-insured,	5,000 00
Net amount paid for losses and endowments,	\$6,000 00
Cash paid for surrendered policies,	47 28
Cash surrender values, including re-converted additions applied in payment of premiums,	39 34
Cash dividends paid policy-holders, applied in payment of premiums,	2,445 14
Total paid policy-holders,	\$8,531 76
Cash paid for dividends to stockholders,	6,000 00
for commission to agents,	1,593 25
for salaries and travelling expenses of agents,	2,457 57
for medical examiners' fees,	271 50
for salaries of officers and office employes,	6,392 87
for taxes and fees,	282 82
for rent,	784 90
for furniture and office fixtures,	61 25
for advertising,	432 29
for other items,	731 00
Total disbursements,	\$27,539 21
Balance,	\$173,771 27

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens),	\$103,117 50
on collateral security (schedule A),	19,000 00
on company's policies assigned as collateral,	100 00
Premium notes or loans on policies in force,	8,543 21
Cost value of stocks and bonds owned (schedule B),	24,452 50
Cash in company's office,	3,146 43
Cash deposited in bank,	14,108 72
Bills receivable,	1,302 91
	<hr/>
Ledger assets (as per balance),	\$173,771 27
Deduct depreciation from cost of assets,	692 50
	<hr/>
Total net or ledger assets,	\$173,078 77

OTHER ASSETS.

Interest due and accrued,	1,604 50
Uncollected premiums on policies in force,	\$6,791 85
Deferred premiums on policies in force,	2,700 48
	<hr/>
Total,	\$9,492 33
Deduct loading (15 per cent.),	1,474 59
Net am't of uncollected and deferred prem's,	<hr/> 8,017 74
Furniture and fixtures,	1,250 00
	<hr/>
Total assets per company's books,	\$183,951 01

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$1,250 00
Bills receivable,	1,302 91
Total,	<hr/> 2,552 91
	<hr/>
Total admitted assets,	\$181,398 10

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$82,284 00
Deduct net value of re-insured risks,	720 00
Net re-insurance reserve,	<hr/> \$81,564 00
Death losses adjusted and not due,	1,000 00
	<hr/>
Liabilities as to policy-holders,	\$82,564 00
Surplus as regards policy-holders,	98,834 10
	<hr/>
Gross liabilities,	\$181,398 10

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1875.

	Number.	Amount.
Whole-life policies,	830	\$676,226 00
Endowment policies,	124	197,585 00
All other policies,	30	48,189 00

New Policies Issued in 1876.

Whole-life policies,	67	109,136 00
Endowment policies,	34	45,426 00

Old Policies Revived during the year.

Whole-life policies,	1	1,000 00
Additions by dividends,	—	182 00

Total number and amount,	586	\$1,077,744 00
------------------------------------	-----	----------------

Policies ceased to be in force during the year.

Terminated by death,	3	\$11,000 00
by expiry,	3	7,500 00
by surrender,	18	25,909 00
by lapse,	41	80,000 00
by change and decrease,	—	4,835 00

Not taken,	6	8,500 00
----------------------	---	----------

Total terminated,	71	\$137,744 00
-----------------------------	----	--------------

Policies in force December 31, 1876.

Whole-life policies,	350	\$686,531 00
Endowment policies,	138	213,615 00
All other policies,	27	39,854 00

Totals,	515	\$940,000 00
-------------------	-----	--------------

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States 5-20 bonds,	\$2,180 00	\$2,000 00
“ “ 10-40 bonds,	660 00	5,000 00
36 shares Merchants' Nat'l Bank,	1,720 00	
30 “ Howard Nat'l Bank,	3,000 00	
50 “ “ “ “	5,000 00	5,000 00
10 “ National Car Co.,	700 00	500 00
70 “ “ “ “	4,900 00	6,500 00
84 “ Burlington Gas Light Co.,	2,100 00	
	\$20,260 00	\$19,000 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
Burlington (Vt.) city bonds,	\$8,700 00	\$8,700 00
116 shares Merchants' Nat'l Bank,	5,568 00	5,220 00
25 " Howard Nat'l Bank,	2,700 00	2,500 00
82 " Burlington Gas Light Co.,	2,050 00	2,050 00
United States bonds,	5,434 50	5,290 00
	<hr/>	<hr/>
	\$24,452 50	\$23,760 00

WASHINGTON LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated January, 1860. Commenced business February 2, 1860.]

PAID-UP CAPITAL, \$125,000.

CYRUS CURTISS, *President.**Secretary,* WILLIAM HAXTUN.*Vice-President and Actuary,* WM. A. BREWER, Jr.*Principal Office, 155 Broadway, New York.**Attorney to accept service,* CHARLES W. HOLDEN, *Boston.*

INCOME.

Total premium income,	\$854,811 93
Cash received for interest on stocks, bonds and loans,	277,391 28
as discount on claims paid in advance,	1,117 45
for profits on bonds, stocks or gold sold,	2,519 21
	<hr/>
Total income,	\$1,135,839 87
Net or ledger assets, December 31, 1875,	4,515,892 06
	<hr/>
Total,	\$5,651,731 93

DISBURSEMENTS.

Cash paid for losses and additions,	\$285,585 14
for matured endowments and additions,	36,599 40
	<hr/>
Gross amount paid for losses and endowments,	\$322,184 54
Cash paid to annuitants,	1,228 68
for surrendered policies,	92,429 92
Cash dividends paid policy-holders, applied in payment of premiums,	174,743 00
	<hr/>
Total paid policy-holders,	\$590,586 14
Cash paid for dividends to stockholders,	9,776 67
for commissions to agents,	48,577 81
for salaries and travelling expenses of agents,	17,373 36
for medical examiners' fees,	5,991 00

Cash paid for salaries of officers and office employes,	\$47,681 07
for taxes and fees,	7,166 19
for rent,	7,500 00
for commuting commissions,	7,066 07
for advertising,	11,252 94
for office and incidental expenses,	27,256 48
Total disbursements,	\$780,227 73
Balance,	\$4,871,504 20

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$159,284 80
Loans on mortgage of real estate (first liens),	2,334,252 79
on company's policies assigned as collateral,	19,109 46
Cost value of stocks and bonds owned (schedule A),	2,198,610 05
Cash in company's office,	5,253 35
Cash deposited in bank,	111,400 83
Agents' ledger balances,	43,592 92
Ledger assets (as per balance),	\$4,871,504 20

OTHER ASSETS.

Interest due and accrued,	53,071 26
Market value of stocks and bonds, over cost,	160,489 95
Uncollected premiums on policies in force,	\$97,721 09
Deferred premiums on policies in force,	127,816 34
Total,	\$225,537 43
Deduct loading (20 per cent.),	45,107 48
Net am't of uncollected and deferred prem's,	180,429 95
Total assets per company's books,	\$5,265,495 36

ITEMS NOT ADMITTED.

Agents' balances,	43,592 92
Total admitted assets,	\$5,221,902 44

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$4,637,391 00
Death losses due and unpaid,	\$5,211 07
Death losses and matured endowments in process of adjustment,	38,095 75
Total policy claims,	43,306 82
Unpaid dividends of surplus due stockholders,	346 50

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

RAILWAY PASSENGERS' ASSURANCE COMPANY OF HARTFORD, CONN.

[Incorporated May, 1885. Commenced business February, 1886.]

PAID-UP CAPITAL, \$300,000.

AMES G. BATTERSON, *President.* Secretary, CHAS. E. WILLARD.RODNEY DENNIS, *Vice-President.**Principal Office, Hartford.**Attorney to accept service, CHARLES G. C. PLUMMER, Boston.*

INCOME.

Total premium income,	\$100,369 44
Cash received for interest on stocks, bonds and loans,	31,475 49
from all other sources,	417 01
Total income,	\$132,261 94
Net or ledger assets, December 31, 1875,	463,903 55
Total,	\$596,165 49

DISBURSEMENTS.

Cash paid for losses and additions,	\$23,330 36
for dividends to stockholders,	27,000 00
for commissions to agents,	30,107 34
for travelling and loss expenses,	4,392 28
for salaries of officers and office employes,	17,283 61
for taxes and fees,	5,843 56
for rent,	1,000 00
for advertising,	3,737 32
for office and incidental expenses,	8,133 12
Total disbursements,	\$120,827 59
Balance,	\$475,337 90

Invested in the following :—

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens),	\$86,000 00
Cost value of stocks and bonds owned (schedule A),	355,965 11
Cash in company's office,	393 01
Cash deposited in bank,	32,979 78
	<hr/>
Ledger assets (as per balance),	\$475,337 90

OTHER ASSETS.

Market value of stocks and bonds, over cost,	198 51
	<hr/>
Total assets per company's books,	\$475,536 41

LIABILITIES.

Premium reserve on account of accident risks outstanding	
December 31, 1876 (estimated),	\$15,000 00
Death losses and matured endowments in	
process of adjustment,	\$12,000 00
Claims resisted by the company,	8,000 00
Total policy claims,	<hr/> 20,000 00
	<hr/>
Liabilities as to policy-holders,	\$35,000 00
Surplus as regards policy-holders,	440,536 41
	<hr/>
Gross liabilities,	\$475,536 41

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$67,682 19	\$73,663 12
Connecticut state bonds,	49,550 50	58,750 00
Hartford city bonds,	9,746 25	10,300 00
Chicago city water loan,	9,800 00	9,700 00
So. Minnesota R. R. bonds,	9,234 66	7,000 00
No. Missouri R. R. bonds,	8,362 50	9,850 00
Milwaukee and St. Paul R. R. bonds,	9,312 50	10,400 00
Lake Shore R. R. bonds,	1,000 00	1,030 00
Dub. and Sioux City R. R. bonds,	9,600 00	10,600 00
Hart., Prov. and Fishkill R. R. bonds,	4,970 14	5,250 00
Shoe and Leather Nat'l Bank, N. Y.,	7,560 67	8,910 00
American Exchange Nat'l Bank, N. Y.,	11,414 00	10,500 00
Merchants' Nat'l Bank, N. Y.,	11,125 00	7,680 00
Fourth Nat'l Bank, N. Y.,	10,312 50	9,600 00
City Nat'l Bank, Hartford,	20,716 75	18,600 00
Hartford Trust Co. stock,	12,056 20	10,283 00
Connecticut Trust Co. stock,	15,000 00	12,000 00
L. S. and Mich. So. R. R. stock,	32,537 00	24,097 50

N. Y. Cent. and H. R. R. stock,	\$10,075 00	\$10,062 50
N. Y., N. H. and H't'd R. R. stock,	34,799 00	37,687 50
C., R. I and P. R. R. stock,	11,110 25	10,200 00
	<hr/>	<hr/>
	\$355,965 11	\$356,163 62

TRAVELERS' INSURANCE COMPANY (ACCIDENT DEPARTMENT), HARTFORD, CONN.

[Incorporated June 17, 1863. Commenced business April, 1864.]

PAID-UP CAPITAL, \$600,000.

JAMES G. BATTERSON, *President.*

Secretary, RODNEY DENNIS.

GUSTAVUS F. DAVIS, *Vice-President.*

Actuary, GEORGE ELLIS.

Principal Office, Hartford.

Attorney to accept service, CHARLES G. C. PLUMMER, *Boston.*

INCOME.

Total premium income,	\$676,294 00
Cash received for interest on stocks, bonds and loans,	75,564 90
as discount on claims paid in advance,	60 22
for rents of company's property,	98 50
for profits on bonds, stocks or gold sold,	2,304 11
	<hr/>
Total income,	\$754,321 73
Net or ledger assets, December 31, 1875,	1,087,720 96
	<hr/>
Total,	\$1,842,042 69

DISBURSEMENTS.

Cash paid for losses and additions,	\$277,093 42
for dividends to stockholders,	72,000 00
for commissions to agents,	140,768 53
for salaries and travelling expenses of agents,	91,739 74
for salaries of officers and office employes,	40,162 07
for taxes and fees,	8,092 15
for rent,	19,141 23
for furniture and office fixtures,	393 10
for advertising,	26,489 14
for agency and incidental expenses,	68,852 35
	<hr/>
Total disbursements,	\$744,731 73
	<hr/>
Balance,	\$1,097,310 96

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$14,448 56
Loans on mortgage of real estate (first liens),	209,800 00
Cost value of stocks and bonds owned (schedule A),	814,492 33
Cash in company's office,	1,045 05
Cash deposited in bank,	56,462 79
Agents' ledger balances,	1,062 23
<hr/>	
Ledger assets (as per balance),	\$1,097,310 96

OTHER ASSETS.

Interest due and accrued,	8,520 46
Market value of stocks and bonds, over cost,	35,783 67
<hr/>	
Total assets per company's books,	\$1,141,615 09

ITEMS NOT ADMITTED.

Agents' balances,	1,062 23
<hr/>	
Total assets of Accident Department,	\$1,140,552 86
Total assets of Life Department,	2,912,606 38
<hr/>	
Gross assets,	\$4,053,159 24

LIABILITIES.

Premium reserve on account of accident risks outstanding	
December 31, 1876 (estimated),	\$191,188 52
Death losses due and unpaid,	\$5,000 00
Death losses and matured endowments in	
process of adjustment,	44,800 00
Claims resisted by the company,	29,000 00
Total policy claims,	<hr/> 78,800 00
Due for salaries, rent and office expenses,	5,000 00
<hr/>	

Liabilities as to policy-holders in Accident Department, \$274,988 52

EXHIBIT OF POLICIES.

	Number.	Amount.
Accident policies in force December 31, 1875,	29,774	\$90,736,550 00
New policies issued in 1876,	39,613	110,950,972 00
<hr/>		<hr/>
Total,	69,387	\$201,687,522 00

Policies ceased to be in force during the year.

Terminated by death,	62	\$183,500 00
by expiry,	35,016	104,511,822 00

Total terminated,	35,078	\$104,695,322 00
-----------------------------	--------	------------------

Policies in force December 31, 1876,	34,309	\$96,992,200 00
--	--------	-----------------

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$324,974 46	\$357,670 00
Connecticut state bonds,	45,289 66	49,500 00
Tennessee state bonds,	26,677 50	13,120 00
Virginia state bonds,	14,582 00	20,097 00
Elizabeth City bonds,	9,593 33	9,600 00
Chicago water loan bonds,	19,200 00	21,600 00
Mich. So. and No. Indiana R. R. bonds,	10,682 50	10,300 00
Indianapolis and Cincinnati R. R. bonds,	12,090 00	11,700 00
Chicago and No. Western R. R. bonds,	10,312 50	10,600 00
Hartford, Prov. and Fishkill R. R. bonds,	14,396 78	16,350 00
200 shares N. Y., N. H. and H. R. R.,	31,973 75	31,000 00
140 " Lake Shore and Mich. So. R. R.,	11,552 09	7,980 00
100 " N. Y. Cent. and Hudson R. R. R.,	10,412 50	10,300 00
250 " American Nat'l Bank, Hartford,	13,782 50	18,000 00
200 " City Nat'l Bank, Hartford,	21,744 00	18,600 00
209 " Phoenix Nat'l Bank, Hartford,	27,126 25	33,440 00
250 " Farmers and Mechanics' Nat'l B'k, Hartford,	31,537 25	32,000 00
100 " Mercantile Nat'l Bank, Hartford,	9,982 00	12,600 00
300 " Hartford Nat'l Bank, Hartford,	48,610 13	46,200 00
24 " Nat'l Exchange Bank, Hartford,	1,575 01	1,584 00
65 " Aetna Nat'l Bank, Hartford,	8,409 37	8,385 00
100 " New Britain Nat'l Bank,	11,500 00	13,000 00
150 " Fourth Nat'l Bank, N. Y.,	14,112 50	15,000 00
100 " Nassau Nat'l Bank, N. Y.,	11,000 00	10,000 00
125 " Hartford Trust Co.,	13,191 25	11,250 00
604 " Railway Passengers Assur. Co.,	60,185 00	60,400 00
	<hr/>	<hr/>
	\$814,492 33	\$850,276 00

**LIFE AND ACCIDENT
INSURANCE COMPANIES
OF OTHER STATES**

**AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE
BY EACH AGENT, FOR THE YEAR ENDING OCTOBER
31, 1876, AS RETURNED TO THE TAX COMMIS-
SIONER, AND BY HIM COMPILED.**

from the insurance commissioner, a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The certificate specifies the name of the Agent or Sub-Agent, and also the name of the Company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent Companies and dishonest Agents, the Commissioner deems it his duty to advise that parties solicited to insure in any Company not chartered in this State, should decline to deal with any person not holding the Commissioner's Certificate of Authority.

For list of Agents and Sub-Agents, see page 158.

LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
ÆTNA,	Hartford, Ct.,	Chester Dwight, .	Boston, . .	\$4,041,630 00	\$179,020 37	-
AMERICAN POPULAR, .	New York, .	{ Bradford, Charles E.,* Bush, H. W., . . Cushing, S., . . Mansfield, J. D., . Warriner, S. C., .	Peabody, . .	\$75,000 00	\$1,161 19	-
			W. Brookfield, .	513,800 00	653 56†	-
			Boston, . .	28,700 00	9,206 46	-
			Wakefield, .	43,000 00	462 41	-
			Springfield, .		295 00	-
				\$660,500 00	\$11,778 62	-
ATLANTIC MUTUAL, .	Albany, N. Y., .	{ Almy, Charles, . . Clapp, John C., . .	New Bedford, .	\$130,739 00	\$11,107 80	-
			Boston, . .	253,343 00	9,762 92	-
				\$384,082 00	\$20,870 72	-

CHARTER OAK,	Hartford, Ct.,	{ Danforth, Wm. S., Hilliard, George B., Morse, George, Tracy, Carlos C., Whitelsey, E. C.,	Plymouth, Boston, Hartfordville, Northampton, Worcester,	\$3,500 00	\$66 84	-
				3,517,485 00	185,679 48	-
				52,854 00	2,252 67	-
				820,800 00	16,605 88	-
				3,850,000 00	160,826 72	-
				\$7,744,639 00	\$365,430 61	-
CONNECTICUT GENERAL,	Hartford, Ct.,	{ Bacon, Henry S., Ball, B. A., Cushman, James M., Laws, Alfred, Ray, Edwin, Tilden, Edwin,	Milford, Worcester, Taunton, Amherst, Lawrence, Brockton, Boston, Boston,	\$48,500 00	\$1,440 36	-
				159,000 00	5,922 00	-
				48,000 00	1,375 00	-
				106,000 00	4,865 10	-
				82,400 00	4,082 82	-
				165,300 00	5,128 03	-
				190,275 00	7,140 58	-
				123,200 00	4,542 21	-
				\$922,675 00	\$44,496 10	-
CONNECTICUT MUTUAL,	Hartford, Ct.,	{ Barnard, L. L., Danforth, Wm. S., Ray, Edwin, Risley, Elisha,	Fall River, Plymouth, Boston, Springfield,	\$7,177,212 00	\$296,922 91	-
				153,600 00	4,162 62	-
				10,072,140 00	457,767 90	-
				314,000 00	10,185 56	-
				\$17,716,952 00	\$769,038 99	-

* Renewals.

† All on renewals.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
CONTINENTAL LIFE,	HARTFORD CT.,	Bidwell, Thomas C.,	Springfield,	\$490,000 00	\$21,328 88	-
		Chamberlain, W. S.,	Boston,	317,700 00†	15,033 88	-
		Hartwell, J. F.,*	Springfield,	43,000 00	1,588 20	-
		Turner, John M.,	Northampton,	492,000 00	32 569 06	-
		Washburn, Isaac,	Taunton,	15,000 00	708 25	-
				\$1,357,700 00	\$71,228 27	-
CONTINENTAL LIFE,	New York,	Barnard Brothers,	Boston,	\$8,700,493 00	\$398,263 34	-
EQUITABLE,	New York,	Blodgett, H. T.,	Boston,	\$8,650,000 00	\$311,703 35	-
		Smythe, W. A. S.,	Worcester,	161,000 00	5,711 68	-
				\$8,811,000 00	\$317,415 03	-
GERMANIA,	New York,	Krause, F.,	Boston,	\$171,244 00	\$13,913 48	-
GLOBE MUTUAL,	New York,	Carter, C. W.,	Quincy,	-	\$16,537 41	-
		Stiles, Wm.,	Springfield,	\$30,500 00	859 65	-
				\$30,500 00	\$17,397 06	-
HARTFORD ACCIDENT,	Hartford, Ct.,	Bush, H. W.,	W. Brookfield,	\$13,000 00†	\$114 00	-
		Fletcher, Edmund,	Boston,	-	3,250 00	-
				\$13,000 00	\$3,364 00	-
HARTF'D LIFE & ANNUITY,	Hartford, Ct.,	Fletcher, Edmund,	Boston,	\$68,000 00	\$20,196 50	-

HOME, . . .	New York, . .	Burgess, James M.,	Boston, . .	\$979,000 00	\$50,407 90	-
HOMEOPATHIC, . .	New York, . .	{ Hale, Henry, . . Stevens, Chas. G., .	Hyde Park, Clinton, . .	\$322,500 00	\$12,460 46	-
				43,000 00	1,360 95	-
KNICKERBOCKER, . .	New York, . .	{ Howard, Francis A., Williams, Wallace D., .	Boston, . . Boston, . .	\$365,500 00	\$13,821 41	-
				\$49,500 00	\$1,563 91	-
				637,972 00	22,695 75	-
LIFE ASSOCIATION, .	St. Louis, Mo.,	Carpenter, George O.,	Boston, . .	\$687,472 00	\$24,259 66	-
				\$1,401,200 00	\$34,144 10	-
MANHATTAN, . . .	New York, . .	{ Burt, Augustine, . . Everett, J. Mason, .	Springfield, Boston, . .	\$21,500 00	\$753 64	-
				2,813,988 00	81,355 13	-
METROPOLITAN, . .	New York, . .	{ Arnold, Wm. D., . . Bubier, W. H. C.,|| Harvey, Alvah, . . Hill, George A., . .	Rockland, Boston, . . No. Adams, Springfield, . .	\$2,835,488 00	\$82,108 77	-
				\$4,500 00\$	\$2,704 82	-
				18,059 00	2,825 68	-
				142,750 00	3,338 67	-
MUTUAL BENEFIT, . .	Newark, N. J.,	Niver, James B.,	Boston, . .	-	951 63	-
				\$165,309 00	\$9,820 80	-
				\$19,292,250 00	\$945,911 52	-

* For month of November. † \$54,700 new business; \$263,000 old business. ‡ New business; agency discontinued.
§ New business. || October, 1875, to August, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
MUTUAL,	New York, {	Smith, Amos D., 3d, Stevens, Charles G., . .	Boston, . . Clinton, . .	\$25,664,096 00 181,010 00 ----- \$25,848,106 00	\$1,181,429 49 8,909 40 ----- \$1,190,338 89	- - ----- -
NATIONAL,	Montpelier, Vt., . . {	Childs, S. A., . . Merrill, E. S., . . Morse, Aaron R., . . Phelps, James T., . .	Fitchburg, . . Winchendon, . . Haydenville, . . Boston, . .	\$146,700 00 10,500 00 ----- 3,161,220 00 ----- \$3,318,420 00	\$4,439 00 195 40 158 80 97,996 61 ----- \$102,789 81	- - - - ----- -
NATIONAL,	Chicago, Ill., . . {	Bush, H. W., . . Dix, George L., . .	W. Brookfield, Chelsea, . .	\$1,000 00* 811,752 00 ----- \$812,752 00	\$108 26 26,388 40 ----- \$26,496 66	- - ----- -
NEW JERSEY MUTUAL, .	Newark, N. J., . .	Dyer, Francis S., . .	Boston, . .	\$1,048,432 00	\$34,721 93	-
NEW YORK,	New York, . . {	Chadsey, N. B.,† . . Graves, John L., . . Melanefy James, . . Rockwell, Jarvis, . . Stocking & Austin, . .	Boston, . . Springfield, Worcester, . . No. Adams, Boston, . .	- - - \$1,500 00 11,903,000 00 ----- \$11,907,500 00	\$1,152 46 43,508 00 4,195 91 3,814 70 670,770 80 ----- \$723,441 87	- - - - - ----- -

NORTHWESTERN MUT.,	Milwaukee, Wis.,	Smith, Edward J.,	Boston,	\$1,799,078 40	\$75,444 29	-
PENN MUTUAL,	Philadelphia, Penn.,	Lowe, Lewis G.,	Bridgewater,	\$225,500 00	\$6,545 90	\$196 88
PHENIX MUTUAL,	Hartford, Ct.,	Bartlett, D. W.,	Worcester,	-	\$25,199 44	-
		Guild, Wm. H.,	Boston,	\$2,116,946 00	115,348 50	-
		Holloway, G. E.,	Hartford, Ct.,	295,500 00	11,091 49	-
				<u>\$2,412,446 00</u>	<u>\$151,639 43</u>	<u>-</u>
PROVIDENT L. AND T.,	Philadelphia, Penn.,	Hoag, Gilbert C.,	Boston,	\$846,850 00	\$26,405 15	\$792 15
PROVIDENT SAVINGS,	New York,	Wardwell, Stephen P.,	Boston,	\$232,650 00†	\$5,868 38	-
RAILWAY PASSENGERS',	Hartford, Ct.,	Plummer, C. G. C.,	Boston,	-	\$2,881 00	-
SECURITY L. AND A.,	New York,	Fletcher & Bonney,	Boston,	\$1,573,536 00	\$78,237 96	-
TRAVELERS' (LIFE DE- PARTMENT),	Hartford, Ct.,	Plummer, C. G. C.,	Boston,	\$173,516 00	\$53,894 25	-
TRAVELERS' (ACCIDENT DEPARTMENT),	Hartford, Ct.,	Plummer, C. G. C.,	Boston,	-	\$57,763 57	-
UNION MUTUAL,	Augusta, Me.,	DeWitt, John E.,	Augusta, Me.,	-	\$60,411 35	\$1,208 23
UNITED STATES,	New York,	Calef, Benjamin S.,	Boston,	\$346,490 00	\$56,376 99	-
		Perry, George B.,	North Adams,	475,000 00	15,850 51	-
				<u>\$821,490 00</u>	<u>\$72,227 50</u>	<u>-</u>

* New business, the rest on renewals.

† Renewals.

‡ From Nov. 22, 1875, to Oct. 31, 1876.

§ From Nov. 1, 1875, to Oct. 31, 1876.

.

US. COS. [Oct. 31,'76.

AGENTS AND SUB-AGENTS.

LIST OF AGENTS AND SUB-AGENTS

AUTHORIZED AT DATE OF PUBLICATION OF THIS REPORT.

[Agents marked *.]

ÆTNA, HARTFORD, CONN.

*Dwight Chester, .	. Boston.	P. C. Headley, .	. Boston.
Ivory S. Cornish, .	. New Bedford.	T. R. Vestal, .	. Fall River.
S. C. Willis, .	. N. Oxford.	George H. Briggs, .	. Amesbury.
C. T. Caulfield, .	. Boston.	E. Dearborn, .	. Lowell.
G. D. Richardson, .	. Springfield.		

CHARTER OAK, HARTFORD, CONN.

*George Marks, .	. Haydenville.	Francis Norton, .	. Springfield.
James Sherman, .	. Boston,	B. A. Nourse, .	. Westborough.
Charles Greenwood, .	. Boston.	N. W. Preston, .	. E. Douglas.
Andrew S. Briggs, .	. Taunton.	S. S. Trefry, .	. Marblehead.
J. Dwelley, .	. W. Scituate.	A. E. Mack, .	. Lawrence.
James F. Davis, .	. Barre.	William S. Danforth, .	. Plymouth.
Thomas W. Fuller, .	. New Bedford.	Frank Thatcher, .	. Hyannis.
William P. Hood, .	. Somerset.	J. E. Porter, .	. N. Brookfield.
*C. C. Tracy, .	. Northampton.	J. R. Perkins, .	. Brockton.
*E. C. Whittlesey, .	. Worcester.	W. A. Webster, .	. Westford.
A. W. Selkirk, .	. Gt. Barrington.	Elias L. Cardell, .	. Lowell.
James O. Parker, .	. Methuen.	William Abbott, .	. Andover.
J. G. Albro, .	. N. Attleborough.	*G. B. Hilliard, .	. Boston.
John Brown, .	. Medford.	E. A. Hilliard, .	. Boston.
Levi Cleaves, .	. Rockport.	Thos. H. Goolspeed, .	. Athol.
George P. Daniels, .	. Salem.	Geo. F. Mellen, .	. Fall River.
George C. Fenn, .	. Ware.	Chas. F. Smith, .	. Worcester.
Ira N. Goddard, .	. Millbury.		

CONNECTICUT GENERAL, HARTFORD CONN.

*H. S. Bacon, .	. Milford.	*A. D. Haynes, .	. Lawrence.
*E. G. Field, .	. Amherst.	*James M. Cushman, .	. Taunton.
*Isaac N. Wood, .	. Fall River.	*Edwin Ray, .	. Boston.
*Alfred Laws, .	. Brockton.		

CONNECTICUT MUTUAL, HARTFORD, CONN.

*Edwin Ray, .	. Boston.	Ladd Bros. & Co., .	. Springfield.
Albert P. Sawyer, .	. Newburyport.	*L. L. Barnard, .	. Fall River.
William Lincoln, .	. Warren.	*Elisha Risley, .	. Springfield.
J. C. Chaffee, .	. Lee.	Jeremiah Kelley, .	. Fall River.
John S. Roruback, .	. Boston.	C. W. Chapman, .	. New Bedford.
A. P. Newman, .	. Boston.	George S. Eddy, .	. Fall River.

CONNECTICUT MUTUAL, HARTFORD, CONN.—Continued.

Walter W. Hodges, . . Boston.	John C. Parker, . . . Pittsfield.
Charles C. Noyes, . . Boston.	Julius F. Hartwell, . . Springfield.
S. A. Stacey & Son, . . Gloucester.	H. H. Wellington, . . Adams.
J. C. Hammond, . . Taunton.	Oliver Walker, . . Northampton.
Smith & Wheeler, . . Worcester.	Daniel W. Kilburn, . . Boston.
H. W. Billings, . . Conway.	Asa P. Rand, . . Westfield.
William S. Danforth, . . Plymouth.	

CONTINENTAL, HARTFORD, CONN.

*W. S. Chamberlain, . . Boston.	A. E. Mixer, . . . Chester.
C. B. Magee, . . Boston.	Thos. C. Bidwell, . . Springfield.
John M. Turner, . . Northampton.	C. R. Cooper, . . Boston.
Henry Allison, . . Fitchburg.	E. J. L'Herault, . . Fall River.

EQUITABLE, NEW YORK.

*Henry T. Blodgett, . . Boston.	*James Hurd, . . Lowell.
H. T. Blodgett, Jr., . . Boston.	W. A. S. Smythe, . . Worcester.
Lake C. Coe, . . Boston.	A. C. Palmer, . . Boston.
W. D. Thayer, . . Boston.	*Clarence A. Cook, . . New Bedford.
E. W. Manning, . . Boston.	*Flagg & Dowlin, . . North Adams.
Henry Brett, . . Boston.	*John M. Turner, . . Northampton.
Theo. Carstein, . . Boston.	E. H. Hayward, . . Ayer.
G. A. Millay, . . Southbridge.	

GERMANIA, NEW YORK.

*F. Krause, . . Boston.	| Ernest L. Bartholmes, . . Springfield.
-------------------------	--

GLOBE MUTUAL, NEW YORK.

*J. H. Nolan, . . Boston.	| Jones Frankle, . . Haverhill.
Jacob Fox, . . Boston.	| Samuel C. Oliver, . . Boston.

HARTFORD LIFE AND ANNUITY, HARTFORD, CONN.

*E. Fletcher, . . Boston.	| J. W. Woodruff, . . Auburndale.
Nathaniel Haley, . . Boston.	| E. W. Brigham, . . Waltham.
James H. Greenwood, . . Gardner.	

HOME, NEW YORK.

*James M. Burgess, Boston.

HOMCEOPATHIC MUTUAL, NEW YORK.

*Henry Hale, . . Hyde Park.	| Hollis K. Bennett, . . Fitchburg.
J. B. Hanners, . . Walpole.	| *Charles G. Stevens, . . Clinton.

KNICKERBOCKER, NEW YORK.

*Francis A. Howard, . . Boston.	| *Wallace D. Williams, Boston.
---------------------------------	-------------------------------

MANHATTAN, NEW YORK.

*J. Mason Everett,	. Boston.	Augustine Burt,	. Springfield.
Arthur H. Jones,	. N. Adams.	Henry B. Peirce,	. Abington.
H. Van Campen,	. New Bedford.	E. M. Bickford,	. Sherborn.
C. W. Holden,	. Boston.		

METROPOLITAN, NEW YORK.

*W. D. Arnold,	. East Abington.	*Marcus Kallman,	. Boston.
*Alvah Harvey,	. N. Adams.		

MUTUAL, NEW YORK.

*Amos D. Smith, 3d,	. Boston.	Francis Baker	. Boston.
J. B. Bonnell,	. Worcester.	A. S. Briggs,	. Taunton.
William R. Gordon,	. Beverly.	A. D. Miner,	. N. Adams.
Geo. L. Woods,	. Springfield.	S. D. Howland,	. Fall River.
William P. Hood,	. Somerset.	William S. Greene,	. Fall River.
Lawrence Grinnell,	. New Bedford.	J. A. Remington,	. Fall River.
N. B. Perkins,	. Salem.	J. B. Anthony,	. Boston.
B. B. Robinson,	. Westfield.	James M. Colton,	. Boston.
Frank E. Manley,	. Lowell.	B. D. Chase,	. Boston.
E. W. Hunt,	. Weymouth.	Susan A. Harriman,	. Boston.
Franklin Whipple,	. Worcester.	Samuel D. Green,	. Chelsea.
James Oliver,	. Lynn.	J. W. Allen,	. Maplewood.
Henry White,	. Springfield.	M. N. Wheelwright,	. Newton.
Gilford Moree,	. Springfield.	Reuben Nickerson,	. Orleans.
Charles Hovey,	. Lowell.	Chas. G. Stevens,	. Clinton.
F. L. Gilman,	. New Bedford.	Moses H. Pease,	. Lee.
B. W. Grinnell,	. New Bedford.	Charles W. Tarbell,	. Boston.
John Glancy,	. Boston.		

MUTUAL BENEFIT, NEWARK, N. J.

*J. B. Niver,	. Boston.	W. H. S. Jordan & Son,	. Boston.
John S. Winn,	. Boston.	James H. McFarland,	. Boston.
Edward A. Thomas,	. Amherst.	John T. Hall,	. Plymouth.
George W. Allen,	. Amherst.	J. S. Tileston,	. Hingham.
Joshua Merrill,	. Lowell.	Benjamin W. Russell,	. Salem.
Silabee & Pickford,	. Lynn.	Geo. F. Mellen,	. Fall River.

NATIONAL, MONTPELIER, VT.

*James T. Phelps,	. Boston.	*S. A. Childs,	. Fitchburg.
*E. S. Merrill,	. Winchendon.	*Charles D. Tucker,	. Worcester.
*Aaron R. Morse,	. Haydenville.		

NATIONAL OF THE U. S. A., WASHINGTON, D. C.

*L. M. Miller,	. Boston.	William Barnes,	. Marlborough.
F. A. Harlow,	. Middleborough.	Thomas C. Kennedy,	. East Boston.
Amos Andrews,	. Holyoke.	H. W. Bush,	. W. Brookfield.
Milo Stowell,	. Hinsdale.		

NEW YORK, NEW YORK.

*Stocking & Austin,	. Boston.	*John L. Graves,	. Springfield.
Fred. W. Masters,	. Boston.	*James Melanefy,	. Worcester.
*Jarvis Rockwell,	. N. Adams.		

NORTHWESTERN NATIONAL, MILWAUKEE, WIS.

*E. J. Smith, . . Boston.	J. W. Guiteau, . . Boston.
Thomas E. Lambert, . Boston.	L. E. Waterman, . . Boston.
William P. Gannett, . Boston.	John D. Church, . . Lowell.
*L. H. Whitney, . . Cambridge.	N. T. Houghton, . . Greenfield.
Byron Stevens, . . Lowell.	

PENN MUTUAL, PHILADELPHIA, PENN.

Barnard Brothers,	Boston.
-----------------------------	---------

PHOENIX MUTUAL, HARTFORD, CONN.

*William H. Guild, . Boston.	G. B. Buffington, . . Fall River.
John K. Norwood, . Lawrence.	A. P. Newman, . . Boston.
Frank W. Wheeler, . Lowell.	*J. M. Stevenson, . . Pittsfield.
*G. E. Holloway, . Hartford.	Geo. D. Dutton, . . Pittsfield.

PROVIDENT LIFE AND TRUST, PHILADELPHIA, PENN.

*Gilbert C. Hoag, . . Boston.	S. C. Tozzer, . . Lynn.
Geo. G. Newhall, . . Boston.	Wm. H. Newhall, . . Lynn.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY, NEW YORK.

*Stephen P. Wardwell, Boston.	George Otis, . . . Yarmouthport.
Roderick Burt, . . Springfield.	George Kempton, . . New Bedford.
Edward Burnham, . Cambridgeport.	.

RAILWAY PASSENGERS', HARTFORD, CONN.

*C. G. C. Plummer, . Boston.	A. L. Sessions, . . Northampton.
C. H. Atwood, . . Boston.	Albert D. Swan, . . Lawrence.
George Angier, . . Boston.	J. W. Gay, Jr., . . Winchendon.
B. Smith, . . . Boston.	W. A. Tilton, . . Ashland.
T. E. Bond, . . . Boston.	G. A. Millay, . . Southbridge.
C. A. Faxon, . . . Boston.	J. F. Crowell, . . Worcester.
Foss & Hall, . . . Boston.	W. A. Edwards, . . Boston.
James Mills, . . . Boston.	J. W. Richardson, . Boston.
Edwin Mercer, . . Boston.	Henry Hale, . . . Boston.
L. H. Palmer, . . . Boston.	T. P. Doolittle, . . Springfield.
E. A. Danielson, . Boston.	Henry A. Brown, . . Salem.
Walter Clapp, Jr., Boston.	H. C. Church, . . Lowell.
James S. Smith, . . Boston.	C. M. Ruggles, . . Worcester.
Stearns Bros., . . Boston.	J. Barnard, . . . Worcester.
A. P. Jones, . . . Boston.	R. C. Clark, . . . Sandwich.
George M. Roberts, Boston.	H. G. Gilmore, . . Springfield.
W. M. Loring, . . . Boston.	Ladd Bros. & Co., . Springfield.
H. G. Foulkes, . . Boston.	Clarence A. Cook, . New Bedford.
James A. Farley, . Boston.	Enoch H. Beer, . . N. Adams.
F. H. Smith, . . . Boston.	E. B. Sears, . . . Amherst.
Rob't Rand, . . . Boston.	Charles H. Davis, . Lawrence.
Chas E. Fish, . . . Palmer.	William Barnes, . . Marlborough.
Aug. Coolidge, . . Worcester.	A. C. Munroe, . . Worcester.
Albert Hyde, . . . Pittsfield.	Andrew S. Briggs, . Taunton.
Charles B. Dennis, . Fitchburg.	M. M. Howard, . . Greenfield.

RAILWAY PASSENGERS', HARTFORD, CONN.—Continued.

F. A. Judd, . . .	Springfield.	W. H. Mansfield, . . .	Gt. Barrington.
E. J. Crossman, . . .	Lowell.	Daniel Upton, . . .	S. Adams.
S. L. Batchelder, . . .	Salem.	W. W. Kidder, . . .	Brockton.
A. A. Davis, . . .	Lynn.	A. K. Slade, Jr., . . .	Fall River.
H. A. Goodenough, . . .	Northampton.	M. E. Hervey, . . .	Boston.
Walter Raymond, . . .	Boston.	J. W. Fairbanks, . . .	Westborough.
A. A. Smith, . . .	Boston.	H. W. Goodrich, . . .	Boston.
J. H. Stannard, . . .	Lawrence.	Jas. T. Phelps, . . .	Boston.
R. B. Robinson, . . .	Westfield.	J. E. Wood, . . .	Winchendon.
Daniel F. Viles, . . .	Waltham.	C. C. Judd, . . .	Holyoke.
H. S. Harris, . . .	Taunton.	William F. Johnson, . . .	Lynn.
A. Van Deusen, . . .	Stockbridge.	A. T. Caswell, . . .	Lowell.
H. A. Bowen, . . .	Shelburne Falls.	E. L. Cogswell, . . .	Lee.
B. A. Hathaway, . . .	Plymouth.	W. W. Ward, . . .	Holyoke.
John T. Hall, . . .	Plymouth.	J. H. Daniels, . . .	Fitchburg.
G. S. Brooks, . . .	Orange.	S. D. Howland, . . .	Fall River.
Hatch & Co., . . .	New Bedford.	Edward E. Belding, . . .	Chicopee.
H. Van Campen, . . .	New Bedford.	Hunt Brothers, . . .	Athol.
F. L. Gilman, . . .	New Bedford.	W. S. Rodisnon, . . .	Northampton.
John K. Norwood, . . .	Lawrence.	Lewis J. Powers, . . .	Springfield.
Daniel Hooke, . . .	Haverhill.		

TRAVELERS', HARTFORD, CONN.

*C. G. C. Plummer, . . .	Boston.	H. G. Gilmore, . . .	Springfield.
H. C. Church, . . .	Lowell.	J. A. Remington, . . .	Fall River.
Wm Lincoln & Co., . . .	Warren.	G. A. Millay, . . .	Southbridge.
R. B. Robinson, . . .	Westfield.	Noah A. Poole, . . .	Abington.
J. C. Hammond, . . .	Taunton.	George Otis, . . .	Yarmouthport.
H. J. Dunham, . . .	Stockbridge.	Chas. G. Stevens & Son, . . .	Clinton.
E. V. B. Holcomb, . . .	Chicopee Falls.	Geo. E. Underwood, . . .	Ayer.
Samuel Porter, . . .	Beverly.	N. S. Kimball, . . .	Haverhill.
Henry B. Peirce, . . .	Abington.	Andrew S. Briggs, . . .	Taunton.
Benjamin F. Brown, . . .	Boston.	Thomas C. Collins, . . .	Middleborough.
S. D. Webster, . . .	Lawrence.	Daggett & Richardson, . . .	Attleborough.
Hunt Brothers, . . .	Athol.	A. C. Munroe, . . .	Worcester.
Porter Underwood, . . .	Holyoke.	Royal E. Farwell, . . .	Natick.
H. Van Campen, . . .	New Bedford.	Augustus Cooledge, . . .	Worcester.
Franklin Whipple, . . .	Worcester.	Charles B. Dennis, . . .	Fitchburg.
Waldo Johnson, . . .	Webster.	John Edwards, . . .	Lawrence.
Edwin Mercer, . . .	Boston.	H. L. Follansbee, . . .	Gloucester.
James O. Parker, . . .	Methuen.	Silsbee & Pickford, . . .	Lynn.
H. M. Puffer, . . .	Shelburne Falls.	Oliver Walker, . . .	Northampton.
J. H. Stannard, . . .	Lawrence.	William Barnes, . . .	Marlborough.
R. D. Chase, . . .	Orange.	Henry A. Brown, . . .	Salem.
F. L. Gilman, . . .	New Bedford.	E. M. Phillips, . . .	Southbridge.
Samuel E. Howe, . . .	Pittsfield.	G. A. Christie, . . .	Northampton.
John M. Turner, . . .	Northampton.	Piper & Sawyer, . . .	Newburyport.
Daniel S. Whitney, . . .	Southborough.	E. P. Parsons, . . .	Lynn.
S. D. Howland, . . .	Fall River.	J. T. Tarr & Co., . . .	Rockport.
Chapin & Williams, . . .	Greenfield.	Walden & Miller, . . .	N. Adams.
E. F. Adams, . . .	Haverhill.	Albert B. Root, . . .	Pittsfield.
R. E. Farwell, . . .	Natick.	H. W. Bush, . . .	W. Brookfield.
Daniel F. Viles, . . .	Waltham.	W. W. Kidder, . . .	Brockton.
D. L. Mitchell, . . .	Taunton.	Stevenson & Dutton, . . .	Pittsfield.
Leander Holbrook, . . .	Milford.		

UNION MUTUAL, AUGUSTA, ME.

*John E. DeWitt, . . .	Boston.	G. H. Merriam, . . .	Woburn.
D. L. Gallup, . . .	Boston.	C. H. Pierce, . . .	Northampton.
Daniel Walker, . . .	Boston.	W. H. C. Bubler, . . .	Boston.
N. B. Chadsey, . . .	Boston.	Myron C. Davis, . . .	Worcester.
J. G. Clarke, . . .	Boston.	Robert Lloyd, . . .	Boston.
Louis W. Burnham, . . .	Boston.	W. R. Nutting, . . .	Worcester.
J. L. Johnson, . . .	Springfield.	J. M. Shepard, Jr., &	
O. L. Cowles, . . .	Westfield.	Co., . . .	Fall River.
E. B. Lloyd, . . .	Russell.	Leverett Clarke, . . .	Boston.
H. H. Comey, . . .	Boston.	Robert H. Patton, . . .	Chelsea.
E. H. C. Hooper, . . .	Boston.		

UNITED STATES, NEW YORK.

James W. Briggs, . . .	Boston.	*B. S. Calef, . . .	Boston.
S. D. Driver, . . .	Lowell.	George Hamer, . . .	N. Adams.
O. A. Taft, . . .	Worcester.	E. P. Parsons, . . .	Lynn.
*George B. Perry, . . .	N. Adams.	Chace & Slade, . . .	Fall River.
Dempster Moore, . . .	Boston.	H. S. Fay, . . .	Marlborough.

VERMONT, BURLINGTON, VT.

*C. W. Carter, . . .	Boston.	G. H. Estabrook, . . .	Worcester.
A. W. Haynes, . . .	Still River.	Bailey Sargent, . . .	Merrimac.

WASHINGTON, NEW YORK.

*Charles W. Holden, . . .	Boston.	Reed & Brother, . . .	Boston.
*R. H. Salter, . . .	Boston.	G. F. Mellen & Co., . . .	Fall River.

INDEX TO COMPANIES.

[For Index to General Topics and Tables, see Table of Contents prefacing the Commissioner's Report.]

	Page
Etna Life, Hartford, Conn.,	28
American Popular Life, New York, N. Y.,	vii
Atlantic Mutual Life, Albany, N. Y.,	vi
 Berkshire Life, Pittsfield, Mass.,	2
 Charter Oak Life, Hartford, Conn.,	35
Connecticut General Life, Hartford, Conn.,	39
Connecticut Mutual Life, Hartford, Conn.,	43
Continental Life, Hartford, Conn.,	48
Continental Life, New York, N. Y.,	v
 Equitable Life, New York, N. Y.,	52
 Germania Life, New York, N. Y.,	56
Globe Mutual Life, New York, N. Y.,	59
 Hartford Life and Annuity, Hartford, Conn.,	63
Hartford Accident, Hartford, Conn.,	v
Home Life, Brooklyn, N. Y.,	67
Homœopathic Mutual Life, New York, N. Y.,	71
 John Hancock Mutual Life, Boston, Mass.,	6
 Knickerbocker Life, New York, N. Y.,	74
 Life Association of America, St. Louis, Mo.,	vi
 Manhattan Life, New York, N. Y.,	79
Massachusetts Hospital Life, Boston, Mass.,	10
Massachusetts Mutual Life, Springfield, Mass.,	12
Metropolitan Life, New York, N. Y.,	83
Mutual Life, New York, N. Y.,	87
Mutual Benefit Life, Newark, N. J.,	90

	Page
National Life, Montpelier, Vt.,	94
National Life, Washington D. C.,	98
New England Mutual Life, Boston, Mass.,	16
New Jersey Mutual Life, Newark, N. J.,	vi
New York Life, New York, N. Y.,	102
Northwestern Mutual Life, Milwaukee, Wis.,	106
 Penn Mutual Life, Philadelphia, Penn.,	 110
Phoenix Mutual Life, Hartford, Conn.,	115
Provident Life and Trust, Philadelphia, Penn.,	119
Provident Savings, New York, N. Y.,	123
 Railway Passengers', Hartford, Conn.,	 144
 Security Life, New York, N. Y.,	 vi
State Mutual Life, Worcester, Mass.,	21
 Travelers', Hartford, Conn. (Life Department),	 126
Travelers', Hartford, Conn. (Accident Department),	146
 Union Mutual Life, Augusta, Me.,	 129
United States Life, New York, N. Y.,	133
Universal Life, New York, N. Y.,	vii
 Vermont Life, Burlington, Vt.,	 137
 Washington Life, New York, N. Y.,	 140

SUPPLEMENT

TO THE

TWENTY-SECOND ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART I.

**CLASSIFICATION OF THE MANUFACTURING BUSINESS OF MASSACHUSETTS,
ARRANGED WITH SPECIAL REFERENCE TO THE BUSINESS OF INSURANCE,
FROM DATA OBTAINED BY THE ENUMERATORS OF THE DECENNIAL
CENSUS.**

PART II.

**SCHEDULE OF FIRES IN MASSACHUSETTS DURING THE YEAR 1876, WITH
CAUSES OF SAME, AND ESTIMATED LOSS OR DAMAGE.**

BOSTON:

ALBERT J. WRIGHT, STATE PRINTER,

79 MILK STREET (CORNER OF FEDERAL).

1877.

INTRODUCTORY.

The results of the first effort to secure statistics of the manufacturing interests of this State, with special reference to the business of insurance, and of fires and their causes, are given in the following pages. It is not claimed that these statistics are perfect. They are, however, fully as complete as was anticipated, and are given to the public, not only for the exceedingly valuable information contained in them, but also as an illustration or indication of what may be accomplished in this direction by continued effort, sustained by judicious laws.

In the Twenty-First Annual Report of the Insurance department, the Commissioner, referring to this subject, says :—

“ Such statistics, continued a series of years, would be of great value. There may be some question as to the practicability of attempting to obtain minute details in regard to the various risks, such, for instance, as are necessary to an insurance company for the successful prosecution of its business, but the principal facts in relation thereto may be obtained annually, without serious inconvenience to any public officer, and at little expense. If the assessors of cities and towns were required by statute to return to the Insurance Commissioner, annually, in the month of October, upon blanks furnished by him, a schedule of all the manufacturing risks in their several localities, giving the construction of buildings (brick or frame), the power used (steam, water or hand), and values of buildings, machinery and stock, no great burden would be imposed, as these officers could obtain the necessary information with but little extra labor. The facts once obtained, and schedules thereof prepared, the annual changes would be very slight.

“ A statute to this effect might contain a further provision for the rendering, by the proper authorities, of an annual statement of the fires occurring during the year. In localities where there is a fire department, these facts are always matters of record. Where no such organization exists, the information may be easily obtained. The Commissioner respectfully suggests that this subject is worthy

of the most careful consideration by the Legislature, and he unhesitatingly recommends the enactment of a law which shall provide for an annual return of all available facts relating to the manufacturing business of this State in its connection with the business of insurance. There is, apparently, no other way by which these statistics can be obtained. The classifications of the Insurance Companies are limited to *insured property*, whereas the property *not* insured is an important element in determining the cost of insurance. The annihilation of property by fire is a very serious obstacle to the progress both of our State and of the nation, and all practicable measures for reducing this fearful annual loss should be adopted."

The Commissioner has received several communications expressing gratification that work of this character has been begun, and the prompt response, in most cases, to his inquiries, satisfies him that a law relating to this subject could be enforced without difficulty.

The classification of business is arranged from data furnished by the Bureau of Statistics of Labor. These data are very voluminous, and embrace many minor branches of business which are not enumerated in the classification presented herewith. They will be carefully preserved, and may prove to be very valuable as a basis for more elaborate groupings hereafter.

The statistics of fires during 1876 are compiled from data furnished by selectmen of towns, or chief engineers of fire departments. In response to a circular with suitable blanks, issued by the Commissioner, schedules were received from all the cities and towns in the State, except Adams, Bernardston, Deerfield, Monson, Rutland and Ware. Repeated requests failed to elicit a reply from these towns.

Eighty-seven towns return "no fires during the year." The whole number of fires reported is 1,538.

The following are the causes assigned :—

Incendiary,	420	Carelessness,	167
Defective chimneys,	161	Accidental,	128
Exposures,	127	Spontaneous,	47
Kerosene lamps,	45	Lightning,	44
Children with matches,	39	Fireworks,	9
Friction,	9	Pickers,	9
Sparks from locomotive,	8	Dry-rooms,	6
Wooden spittoons (sawdust),	5	Unknown,	314

There is abundant evidence that many of the fires reported "incendiary" (notably in barns and isolated buildings) are caused by "tramps"; but the large percentage of such fires, when the insurance exceeded the value of the property destroyed, indicates that others beside the tramp apply the incendiary torch. In these times of rapidly declining values, the wilful destruction of property by fire for the purpose of securing the insurance, or, in other words, "selling out to the insurance companies," is assuming alarming proportions. With underwriters and others who carefully consider this subject, the problem of the time is, "What can be done to remedy this evil?" Owing to the peculiar nature of the crime, great difficulty is experienced in procuring evidence to sustain criminal prosecutions, and it is evident that something more than criminal law is necessary. It is claimed by many that this evil will continue until the laws are so amended as to limit the sum which a company shall pay to three-fourths of the value of the property destroyed. A similar principle is established by the general laws of this Commonwealth, relating to the business of insurance upon the purely mutual principle, which provide (Gen. Stats., chapter 58, section 52) that "no policy *shall be issued* on the mutual plan for a greater amount than three-fourths of the value of the property insured"; but mutual companies having a guarantee capital, and joint stock companies, are not subject to this restriction. In many cases such a limitation would cause great hardship, and defeat the real purpose of insurance. For instance, a mechanic, anxious to own the roof that covers him and his family, draws his savings from the bank and builds a house. It costs \$2,000, the land upon which it is erected being of little value. He has \$500 of his own, and borrows \$1,500, giving a mortgage, and assigning his policy of insurance as security. If his house is destroyed by fire, the bank or capitalist who furnished the \$1,500 is fully protected, while he is ruined. The accumulations of years are all swept away, because a "three-quarter clause" prevented his obtaining insurance. Again, the credit of many merchants would be impaired if it were known, that in case of loss by fire, they could recover but three-fourths of the value of their stock. Undoubtedly, the enforcement of a law limiting the indemnity

to three-fourths of the value would diminish the number of incendiary fires and cause greater care to be exercised, but it is by no means certain that such a law is in the best interests of the public. Honest men are entitled to full indemnity, if they pay for it. If a tramp fires the barn of a farmer, why should the farmer bear one-fourth of the loss? The fire was not caused by any act or neglect of his. So with fires from exposures. In the case of fires of any considerable magnitude, the loss of the person upon whose premises the fire originates is trifling compared with the aggregate loss of all the sufferers. Ought the community to be debarred of the opportunity of protecting themselves from ruin in consequence of accident or the careless or criminal act of one individual? This argument might be extended much further, but it is only introduced here as an illustration of the difficulties surrounding legislation upon this important subject. Under existing laws, and the present form of policy contracts, it is to the insurance companies and their agents that we must look for measures which will diminish the number of fires which are set for the purpose of securing the insurance upon the property. Over-insurance is the great incendiary. The circulars issued by the department contained a request for suggestions as to the methods of diminishing the annual loss by fire, and prominent in all the responses is the matter of over-insurance. One selectman, reporting six fires, says :—

“The insurance *paid* on all these losses was all, and in some cases more, than the property would have sold for. For the protection of insurance companies, and to give honest insurance a fair chance, agents should be more careful to ascertain the character of the owners of the buildings and property they insure.”

Another says :—

“Agents are not careful enough in the amount of risk they take on property. Just as long as agents insure for full value, and let people be their own appraisers, for one I shall expect fires.”

Another says :—

“We believe that insurance companies ought to be more careful and not appraise property to be insured too high; and, also, that

the said companies should be more responsible for the acts of their agents. For example, if a company send their agent to survey and appraise property which they are about to insure, and the agent receives of the insured the full amount assessed upon the sum that he, the agent, agrees to insure; then, in case of total loss by fire, how can a company honorably force a man to settle for a less sum, which he may conclude to do, to evade an expensive, vexatious lawsuit?"

A law, based upon the suggestion contained in the foregoing communication, would undoubtedly cause closer investigation on the part of insurance companies, and, perhaps, lead to the insertion of a valuation in the policy, as is the practice in marine insurance; but there are many objections to such a statute. Constant vigilance on the part of officers of companies, and frequent inspection of risks by special agents paid by salaries and a percentage of profits, will accomplish much more in the direction desired than any practical laws which have yet been suggested.

Turning from this difficult problem to one more easy of solution, we find that of the fires reported, 161, or more than one in ten, were caused by "defective chimneys." An annual loss to our citizens of more than \$200,000, from this cause, can be almost entirely avoided by the enactment and enforcement of a judicious building law. When the people can be made to realize that it is not the insurance companies but themselves who pay the losses by fire, we may hope to see such a law upon our statute-books, adapted to the necessities of the smallest towns as well as to the large cities.

The same may be said in regard to fires from exposures. One hundred and twenty-seven fires are reported as having originated in contiguous buildings. When proper attention is given to the construction of buildings, less difficulty will be experienced in confining a fire to the building in which it originates, and the annual loss from this cause will be much diminished.

It should not be inferred, from what has been said, that no attention has yet been given to this important subject. Excellent laws are in force in Boston, Salem, and perhaps other cities. The universal adoption of such laws is the end sought by those who realize the value of them.

The fires reported as resulting from carelessness are ascribed to a multitude of causes, the most prominent of which are smoking, dampers left open, and hanging wet fabrics too near hot stoves.

The whole number of unoccupied dwelling-houses in this State, as shown by the Census of 1875, is 11,705. Seventy fires, or about one in one hundred and sixty-seven, are reported in this class of property, sixty-four of which are returned "incendiary," four "unknown," and two "carelessness." A large proportion of these buildings appear to have been over-insured, and in most cases the loss is total. From the same source we find the number of occupied dwellings to be 255,518. Six hundred and sixty-eight fires, or one in three hundred and eighty-two, are reported in this class. From these statistics it would appear that the hazard of an unoccupied dwelling is a little more than double that of one occupied; but the fact that most of the unoccupied property is totally destroyed in case of fire, increases this ratio many times.

The loss or damage by the fires reported amounts to \$3,531,899. The aggregate of losses incurred by all the insurance companies doing business in the State during the year, is \$2,738,180. Making liberal allowances for errors in the returns, and for other causes of difference, it is probable that the loss for the year, in excess of the insurance, was fully half a million of dollars.

As before stated, it is not claimed that the statistics here given are perfect. The work of preparing them for publication has been performed at intervals, as opportunity offered, during a very busy year. In the condensed form in which they now appear, many details are omitted, which might be properly included in a more extended classification.

The Commissioner desires to tender his sincere thanks to chief engineers, selectmen and others who have furnished him with information.

PART I.

CLASSIFICATION OF THE MANUFACTURING
BUSINESS OF MASSACHUSETTS,

ARRANGED BY THE INSURANCE DEPARTMENT, WITH SPECIAL
REFERENCE TO THE BUSINESS OF INSURANCE, FROM
DATA OBTAINED BY THE ENUMERATORS OF
THE DECENNIAL CENSUS.

Class No. 1.

AGRICULTURAL IMPLEMENT WORKS,
Including Hardwood Working generally.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam,	62	103	\$427,600	\$295,200	\$627,388
Water,	69	116	165,925	163,940	223,120
Steam and water, .	3	4	3,000	8,000	12,200
Not returned, .	103	125	239,350	33,650	164,525
Total, . . .	237	348	\$835,875	\$500,790	\$1,027,233

Class No. 2.

BAKERIES,
Including Confectionery Establishments.

Steam,	48	66	\$461,600	\$217,015	\$295,500
Not returned, .	249	261	930,300	65,275	261,865
Total, . . .	297	327	\$1,391,900	\$282,290	\$557,365

Class No. 3.

COPPERSMITHS,
Including Plumbing and Gasfitting Establishments.

Steam,	10	16	\$172,600	\$64,200	\$57,500
Not returned, .	25	28	31,150	9,450	10,975
Total, . . .	35	44	\$203,750	\$73,650	\$68,475

Class No. 4.

BREWERIES,
Including Malt-houses and Cider Vinegar Factories.

Steam,	20	43	\$953,900	\$271,850	\$429,500
Steam and water, .	1	5	30,000	6,500	10,000
Not returned, .	16	17	60,125	11,530	24,850
Total, . . .	37	65	\$1,044,025	\$289,880	\$464,350

Class No. 5.

BOOKBINDERIES,
Including Pocket-book Manufactories.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam, . . .	13	17	\$175,000	\$277,000	\$154,500
Not returned, .	36	41	45,900	32,970	154,000
Total, . . .	49	58	\$220,900	\$309,970	\$308,500

Class No. 6.

CABINET SHOPS,
Including Cooper and Turning Shops.

Steam, . . .	52	65	\$180,000	\$150,500	\$193,935
Water, . . .	17	20	27,500	19,150	18,850
Steam and water, .	4	7	14,000	13,000	10,000
Not returned, .	187	206	299,100	59,270	413,275
Total, . . .	260	298	\$520,600	\$241,920	\$636,060

Class No. 7.

CARPET FACTORIES,
Including Knitting Mills.

Steam, . . .	5	14	\$68,200	\$110,500	\$158,100
Water, . . .	5	8	130,000	104,000	97,500
Steam and water, .	2	13	652,000	628,000	775,000
Not returned, .	1	1	10,000	10,000	1,000
Total, . . .	13	36	\$860,200	\$852,500	\$1,031,600

Class No. 8.

CARRIAGE SHOPS,
Including Car Shops.

Steam, . . .	33	76	\$263,300	\$212,300	\$278,968
Water, . . .	7	7	5,600	4,250	2,775
Steam and water, .	1	2	5,000	15,000	8,000
Not returned, .	209	334	818,900	39,470	962,361
Total, . . .	250	419	\$1,092,800	\$271,020	\$1,252,104

Class No. 9.

COTTON MILLS,

Including Linen, Thread and Flax Mills.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam, . . .	67	150	\$10,212,455	\$14,886,458	\$5,771,954
Water, . . .	66	153	4,035,800	4,938,561	3,275,411
Steam and water, .	45	149	6,809,199	7,518,343	6,766,401
Not returned, .	9	11	37,000	15,300	52,300
Total, . . .	187	463	\$21,094,454	\$27,358,662	\$15,866,066

Class No. 10.

DISTILLERIES,

Including Alcoholic Vinegar Factories and Chemical Works.

Steam, . . .	16	32	\$413,200	\$272,000	\$378,800
Water, . . .	1	4	4,000	2,000	2,000
Not returned, .	24	32	127,900	32,175	67,350
Total, . . .	41	68	\$545,100	\$306,175	\$448,150

Class No. 11.

DRUG MILLS,

Including Coffee and Spice Mills, Dyestuffs and Sulphur Refineries.

Steam, . . .	22	48	\$348,000	\$152,850	\$372,800
Water, . . .	3	3	42,000	15,000	40,000
Not returned, .	17	19	44,900	9,325	64,050
Total, . . .	42	70	\$434,900	\$177,175	\$476,850

Class No. 12.

FOUNDRIES,

Including Iron, Brass, Bell, Type, Stove and Hollow Ware.

Steam, . . .	84	190	\$1,071,300	\$672,400	\$931,760
Water, . . .	19	49	110,900	69,500	111,900
Steam and water, .	1	1	25,000	22,000	52,400
Not returned, .	30	37	378,200	20,475	128,400
Total, . . .	134	277	\$1,585,400	\$784,375	\$1,224,460

Class No. 13.

FLOUR MILLS,
Including Grist Mills and Corn Shellers.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam,	33	35	\$284,100	\$226,000	\$476,400
Water,	150	187	357,725	207,265	218,535
Steam and water, .	2	5	23,500	22,500	26,000
Not returned, .	17	14	32,200	17,900	38,000
Total,	202	241	\$697,525	\$473,665	\$758,935

Class No. 14.

GLASS WORKS,
Including Potteries, Terra-cotta Works and Fire-brick Kilns.

Steam,	44	102	\$558,700	\$346,750	\$918,900
Water,	5	10	13,700	4,300	12,525
Not returned, .	70	90	95,512	38,850	207,610
Total,	119	202	\$667,912	\$389,900	\$1,139,035

Class No. 15.

HARDWARE WORKS,
*Including Cutlery, Arms Manufacturing, Britannia, Pins, Brass Clocks
and Watches.*

Steam,	93	132	\$703,300	\$1,080,141	\$1,596,666
Water,	39	107	675,529	314,311	718,757
Steam and water, .	6	13	226,500	306,000	266,500
Not returned, .	21	24	25,450	39,745	86,430
Total,	159	276	\$1,630,779	\$1,740,197	\$2,668,353

Class No. 16.

IRON FURNACES,
Including Rolling Mills, Nail Works, Tack Factories and Wire Works.

Steam,	30	88	\$1,025,054	\$704,388	\$1,680,700
Water,	25	57	143,600	295,200	225,400
Steam and water, .	10	28	110,100	369,000	399,800
Not returned, .	13	16	125,100	20,200	70,600
Total,	78	189	\$1,403,854	\$1,388,788	\$2,376,500

Class No. 17.

INDIA-RUBBER WORKS,
Including Gutta-percha Works.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam,	10	39	\$604,000	\$782,000	\$977,000
Steam and water, . .	1	3	8,000	12,000	6,000
Not returned, . . .	2	3	1,000	2,000	4,500
Total,	13	45	\$613,000	\$796,000	\$987,500

Class No. 18.

MACHINE SHOPS,
Including Iron Working, Nuts and Bolts, Boilers, Screws, Locks and Chains.

Steam,	250	390	\$3,417,150	\$3,918,575	\$4,028,325
Water,	58	115	788,100	726,070	617,750
Steam and water, . .	12	27	157,200	170,900	253,000
Not returned, . . .	86	97	232,400	261,085	270,625
Total,	406	629	\$4,594,850	\$5,076,630	\$5,169,700

Class No. 19.

OIL-CLOTH FACTORIES,
Including Morocco Factories.

Steam,	21	50	\$222,500	\$92,400	\$170,400
Water,	1	4	10,000	5,000	3,000
Not returned, . . .	14	17	49,400	4,700	59,800
Total,	36	71	\$281,900	\$102,100	\$533,200

Class No. 20.

OIL MILLS,
Including Linseed, White Lead and Paint and Zinc Works.

Steam,	24	57	\$564,700	\$458,200	\$877,733
Water,	8	7	2,000	14,500	20,800
Not returned, . . .	10	16	60,500	10,350	83,100
Total,	37	80	\$627,200	\$483,050	\$981,633

Class No. 21.

PHOTOGRAPHIC MATERIALS,
Not including Galleries or Stocks on Sale.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam, . . .	2	6	\$30,000	\$9,500	\$65,000
Not returned, .	3	3	6,200	—	850
Total, . . .	5	9	\$36,200	\$9,500	\$65,850

Class No. 22.

PAPER MILLS,
*Including White Paper, Working Rags, Straw, Manilla Paper and Twine,
Bags and Hangings.*

Steam, . . .	9	32	\$253,000	\$224,400	\$297,500
Water, . . .	53	122	1,972,790	1,634,231	1,445,788
Steam and water, .	23	79	576,000	649,500	407,500
Not returned, .	3	3	56,000	63,500	37,000
Total, . . .	88	236	\$2,857,790	\$2,571,631	\$2,187,788

Class No. 23.

PIANOFORTE FACTORIES,
Including Melodeons, Organs, Billiard Tables and Show Cases.

Steam, . . .	24	38	\$774,700	\$137,200	\$641,500
Water, . . .	6	15	43,700	11,000	45,800
Steam and water, .	3	6	82,000	40,500	141,000
Not returned, .	26	30	82,600	8,290	197,625
Total, . . .	59	89	\$983,000	\$196,990	\$1,025,925

Class No. 24.

PLANING MILLS,
Including Sash, Door and Blind Factories, Furniture, Chairs and Picture-Frames.

Steam, . . .	230	380	\$2,131,200	\$1,304,425	\$2,449,150
Water, . . .	107	146	245,850	195,750	342,300
Steam and water, .	27	55	141,600	146,400	273,600
Not returned, .	79	83	254,800	38,900	235,600
Total, . . .	443	664	\$2,773,450	\$1,685,475	\$3,300,650

Class No. 25.

SHOE FACTORIES,
Including Saddlery and Harness, Leather Hose and Belling.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam, . . .	381	486	\$3,439,700	\$2,370,250	\$6,620,900
Water, . . .	14	22	29,000	22,400	73,400
Steam and water, .	7	14	72,000	71,100	130,500
Not returned, .	953	1,008	1,747,305	550,920	3,798,765
Total, . . .	1,355	1,530	\$5,288,005	\$3,014,670	\$10,628,565

Class No. 26.

STARCH FACTORIES,
Including Glue Factories.

Steam, . . .	6	23	\$57,000	\$39,300	\$73,000
Water, . . .	3	7	9,500	5,700	28,670
Not returned, .	13	24	35,700	15,515	69,740
Total, . . .	22	54	\$102,200	\$60,515	\$171,410

Class No. 27.

STONE YARDS,
Including Marble and Slate Works.

Steam, . . .	27	63	\$282,125	\$191,100	\$364,200
Not returned, .	104	109	157,745	21,719	253,800
Total, . . .	131	172	\$439,870	\$212,819	\$618,000

Class No. 28.

SAW MILLS,
Including Shingle and Lath Mills.

Steam, . . .	57	84	\$197,600	\$228,950	\$256,800
Water, . . .	424	501	319,075	361,225	378,220
Steam and water, .	9	15	34,250	38,150	24,700
Not returned, .	21	21	14,850	10,625	12,450
Total, . . .	511	621	\$565,775	\$638,950	\$671,670

Class No. 29.

SHEET IRON AND TIN WARE.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam, . . .	9	10	\$63,000	\$54,000	\$79,200
Water, . . .	1	1	400	400	3,000
Not returned, .	174	187	459,300	375,625	310,625
Total, . . .	184	198	\$522,700	\$430,025	\$392,825

Class No. 30.

SUGAR REFINERIES.*

Steam, . . .	—	6	\$100,000	\$90,000	\$200,000
	—	6	560,000	570,000	410,000
Total, . . .	6	12	\$660,000	\$660,000	\$610,000

Class No. 31.

SOAP AND CANDLE FACTORIES,
Including Lard Oil Factories.

Steam, . . .	23	32	\$159,500	\$90,200	\$327,900
Water, . . .	1	1	2,000	1,100	1,000
Not returned, .	64	74	122,725	63,280	278,730
Total, . . .	88	107	\$284,225	\$154,580	\$607,630

Class No. 32.

TANNERIES,
Including Bark Mills and Currier Shops.

Steam, . . .	167	390	\$1,167,600	\$681,165	\$3,610,450
Water, . . .	19	37	89,650	42,850	212,200
Steam and water, .	2	6	19,000	28,000	92,000
Not returned, .	36	36	114,800	19,600	162,350
Total, . . .	224	469	\$1,391,050	\$771,615	\$4,077,000

Class No. 34.

TOBACCO FACTORIES,
Including Stemmeries and Cigar Factories.

Steam, . . .	3	8	\$14,000	\$6,000	\$60,000
Water, . . .	1	8	5,000	500	5,000
Not returned, .	196	201	364,855	14,090	512,705
Total, . . .	200	212	\$383,855	\$20,590	\$577,705

* Data incomplete. Several schedules contained only the name of the establishments.

Class No. 25.

TRUNK FACTORIES,*Including Wood and Leather, Carpet Bags and Satchels.*

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Not returned, .	18	19	\$93,600	\$2,300	\$144,200

Class No. 26.

WOOLLEN MILLS,*Including Wool Hats, Worsted Braids (and a few Shoddy Factories).*

Steam, . . .	48	111	\$1,079,800	\$1,604,100	\$1,542,700
Water, . . .	86	212	2,025,100	2,186,900	2,972,150
Steam and water, .	75	159	3,063,500	3,695,600	5,647,612
Not returned, .	8	10	20,600	14,500	85,000
Total, . . .	217	492	\$6,189,000	\$7,501,100	\$10,197,462

Class No. 27.

WOODEN-WARE FACTORIES,*Including Tub and Bucket Factories.*

Steam, . . .	4	5	\$16,100	\$9,800	\$16,500
Water, . . .	22	41	77,550	37,950	137,250
Steam and water, .	1	1	6,000	6,000	7,500
Not returned, .	16	16	11,800	4,820	42,200
Total, . . .	43	63	\$111,450	\$58,570	\$203,450

Class No. 28.

CLOTHING MANUFACTORIES.

Steam, . . .	8	10	\$644,100	\$43,500	\$1,500,000
Not returned, .	36	38	1,268,600	23,600	1,696,000
Total, . . .	44	48	\$1,912,700	\$67,100	\$3,196,000

Class No. 29.

PAPER BOX MANUFACTORIES.

Steam, . . .	10	11	\$81,000	\$64,000	\$97,500
Water, . . .	1	1	400	500	500
Not returned, .	31	31	23,500	21,775	33,710
Total, . . .	42	43	\$104,900	\$86,275	\$131,710

Class No. 40.

WHIP FACTORIES.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam,	10	12	\$44,600	\$32,900	\$83,000
Water,	9	11	39,800	13,800	90,100
Not returned, .	25	25	32,050	2,700	58,600
Total,	44	48	\$116,450	\$49,400	\$231,700

Class No. 41.

COMB FACTORIES.

Steam,	10	17	\$70,400	\$58,600	\$140,800
Water,	5	8	12,500	5,500	11,500
Steam and water, .	6	9	9,500	13,800	12,500
Not returned, .	3	3	600	675	400
Total,	24	37	\$93,000	\$78,575	\$165,200

Class No. 42.

STRAW GOODS MANUFACTORIES.

Steam,	15	52	\$457,800	\$299,500	\$750,000
Not returned, .	6	8	34,500	19,250	94,300
Total,	21	60	\$492,300	\$318,750	\$844,300

Class No. 43.

FERTILIZER FACTORIES.

Steam,	6	21	\$319,500	\$196,350	\$373,100
Water,	2	4	5,000	1,500	5,000
Total,	8	25	\$324,500	\$197,850	\$378,100

Class No. 44.

CHEESE FACTORIES.

Steam,	1	4	\$12,000	\$15,000	-
Not returned, .	13	18	30,200	9,700	\$21,800
Total,	14	22	\$42,200	\$24,700	\$21,800

Class No. 45.

CORDAGE FACTORIES.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam, . . .	7	19	\$211,400	\$327,300	\$342,000
Water, . . .	1	1	2,000	1,000	500
Not returned, .	2	5	7,000	4,000	12,500
Total, . . .	10	25	\$220,400	\$332,300	\$355,000

Class No. 46.

SHIRT FACTORIES.

Steam, . . .	4	5	\$10,500	\$14,700	\$82,600
Not returned, .	11	12	44,400	2,700	214,500
Total, . . .	15	17	\$54,900	\$17,400	\$297,100

Class No. 47.

BUTTON FACTORIES.

Steam, . . .	3	3	\$16,500	\$13,500	\$47,000
Water, . . .	2	4	50,000	22,000	136,000
Total, . . .	5	7	\$66,500	\$35,500	\$183,000

Class No. 48.

SUSPENDER MANUFACTORIES.

Steam, . . .	6	10	\$114,500	\$126,000	\$365,000
Water, . . .	2	4	85,000	160,000	96,000
Not returned, .	4	4	77,000	51,300	58,600
Total, . . .	12	18	\$276,500	\$337,300	\$519,600

Class No. 49.

PAPER COLLAR MANUFACTORIES.

Steam, . . .	3	3	\$35,000	\$36,500	\$25,000
Not returned, .	1	1	-	2,000	1,000
Total, . . .	4	4	\$35,000	\$38,500	\$26,000

Class No. 50.

ENVELOPE MANUFACTORIES.

Steam, . . .	2	4	\$109,000	\$53,000	\$171,000
--------------	---	---	-----------	----------	-----------

Class No. 51.

WOOD PULP FACTORIES.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Water, . . .	8	4	\$98,900	\$78,000	\$6,800

Class No. 52.

BRUSH MANUFACTORIES.

Steam, . . .	2	3	—	\$1,700	\$42,000
Steam and water, .	1	1	\$30,000	39,000	21,000
Totals, . . .	3	4	\$30,000	\$40,700	\$63,000

Class No. 53.

LIME MANUFACTORIES.

Steam, . . .	3	4	\$6,300	\$5,300	\$6,500
--------------	---	---	---------	---------	---------

Class No. 54.

SALT WORKS.

Not returned, .	2	2	\$2,800	—	—
-----------------	---	---	---------	---	---

Class No. 55.

SILK FACTORIES.

Steam, . . .	2	2	\$4,000	\$30,000	\$20,000
Steam and water, .	1	3	12,000	52,000	85,000
Total, . . .	3	5	\$16,000	\$82,000	\$105,000

Class No. 56.

MATCH FACTORIES.

Steam, . . .	2	7	\$53,000	\$11,000	\$30,000
Not returned, .	2	2	2,050	200	10
Total, . . .	4	9	\$55,050	\$11,200	\$30,010

Class No. 57.

COPPER MANUFACTORIES.

Steam, . . .	2	18	\$150,000	\$220,000	\$675,000
--------------	---	----	-----------	-----------	-----------

Class No. 58.

NITRO-GLYCERINE MANUFACTORIES.

POWER.	Number of Risks.	Number of Buildings.	Value of Buildings.	Value of Machinery.	Average amount of Stock on hand.
Steam, . . .	—	5	\$20,000	\$12,000	\$18,000

Class No. 59.

OIL REFINERIES.

Steam, . . .	5	16	\$58,000	\$85,000	\$228,000
Not returned, . .	1	1	4,000	—	—
Total, . . .	6	17	\$62,000	\$85,000	\$228,000

PART II.

SCHEDULE OF FIRES IN MASSACHUSETTS
DURING THE YEAR 1876.

SCHEDULE OF FIRES IN MASSACHUSETTS IN 1876.

ALMSHOUSES.

ONE FIRE.

Loss or damage, \$5,250

CAUSE.—Accidental.

BAKERIES AND CONFECTIONERY MANUFACTORIES.

EIGHT FIRES.

Valuation, \$29,200

Loss or damage, 26,016

Insurance, 12,450

CAUSES.—Spontaneous, 1; defective chimney, 1; unknown, 2; carelessness, 1; lightning, 1; accidental, 2.

BARBERS' SHOPS.

FIVE FIRES.

Valuation, \$4,675

Loss or damage, 1,605

Insurance, 4,500

CAUSES.—Exposure, 2; incendiary, 1; unknown, 1; carelessness, 1.

BARNs.

TWO HUNDRED AND FIFTY-SIX FIRES.

Valuation, \$295,896

Loss or damage, 259,222

Insurance, 164,930

CAUSES.—Incendiary, 135; unknown, 54; lightning, 22; accidental, 15; exposure, 11; children with matches, 9; carelessness, 6; kerosene lamp, 2; spontaneous, 1; defective chimney, 1.

BLACKSMITHS' SHOPS.

TEN FIRES.

Valuation, \$4,030

Loss or damage, 2,720

Insurance, 1,450

CAUSES.—Accidental, 4; unknown, 1; carelessness, 1; exposure, 2; incendiary, 2.

BLEACHERIES.

ONE FIRE.

Valuation, \$6,500

Loss or damage, 6,500

Insurance, 4,400

CAUSE.—Unknown.

BOOKSTORES.

THREE FIRES.

Valuation,	\$13,200
Loss or damage,	3,960
Insurance,	10,100

CAUSES.—Incendiary, 1; unknown, 1; kerosene lamp, 1.

BOOT AND SHOE MANUFACTORIES.

NINE FIRES.

Valuation,	\$294,500
Loss or damage,	200,355
Insurance,	289,900

CAUSES.—Incendiary, 4; unknown, 2; carelessness, 1; accidental, 1; spontaneous, 1.

BOOT AND SHOE STORES.

THREE FIRES.

Valuation,	\$83,500
Loss or damage,	11,728
Insurance,	81,500

CAUSES.—Incendiary, 1; exposure, 1; carelessness, 1.

BREWERIES.

ONE FIRE.

Loss or damage,	\$6,113
---------------------------	---------

CAUSE.—Friction.

BRIDGES (HIGHWAY).

ONE FIRE.

Loss or damage,	\$500
---------------------------	-------

CAUSE.—Incendiary.

BRIDGES (RAILROAD).

TWO FIRES.

Loss or damage,	\$1,250
---------------------------	---------

CAUSE.—Sparks from locomotive.

BRUSH MANUFACTORIES.

TWO FIRES.

Loss or damage,	\$7,500
---------------------------	---------

CAUSES.—Unknown, 1; defective chimney, 1.

CAP MANUFACTORIES.

ONE FIRE.

Loss or damage,	\$6,925
---------------------------	---------

CAUSE.—Incendiary.

CARPENTERS' SHOPS.

TEN FIRES.

Valuation,	\$26,460
Loss or damage,	11,485
Insurance,	11,400

CAUSES.—Incendiary, 5; unknown, 1; carelessness, 2; spontaneous, 1; children with matches, 1.

CHURCHES AND CHAPELS.

ELEVEN FIRES.

Valuation,	\$104,000
Loss or damage,	78,196
Insurance,	54,385

CAUSES.—Carelessness, 3; incendiary, 2; unknown, 3; fireworks, 1; exposure, 1; kerosene lamp, 1.

CIDER MILLS.

ONE FIRE.

Valuation,	\$1,900
Loss or damage,	1,900
Insurance,	1,900

CAUSE —Lightning.

CIGAR MANUFACTORIES.

FIVE FIRES.

Valuation,	\$39,000
Loss or damage,	36,113
Insurance,	33,700

CAUSES.—Exposure, 1; kerosene lamp, 2; unknown, 1; incendiary, 1.

CLOTHING DEALERS.

FOUR FIRES.

Valuation,	\$219,000
Loss or damage,	53,555
Insurance,	209,000

CAUSES.—Unknown, 2; exposure, 1; carelessness, 1.

COAL SHEDS.

THREE FIRES.

Loss or damage,	\$8,000
---------------------------	---------

CAUSES.—Incendiary, 2; spontaneous, 1.

COLLEGE DORMITORY.

ONE FIRE.

Loss or damage,	\$6,000
---------------------------	---------

CAUSE.—Accidental.

COMPOSITION ROLLER MANUFACTORY.

ONE FIRE.

Loss or damage,	\$1,475
---------------------------	---------

CAUSE.—Unknown.

CORSET MANUFACTORY.

ONE FIRE.

Loss or damage,	\$4,290
---------------------------	---------

CAUSE.—Unknown.

COTTON MILLS.

TEN FIRES.

Valuation,	\$268,750
Loss or damage,	240,430
Insurance,	289,000

CAUSES.—Picker, 3; accidental, 2; friction, 3; incendiary, 2.

COTTON TIE MANUFACTORY.

ONE FIRE.

Loss or damage,	\$350
---------------------------	-------

CAUSE.—Accidental.

COURT HOUSE.

ONE FIRE.

Loss or damage,	\$1,000
---------------------------	---------

CAUSE.—Unknown.

CUTLERY MANUFACTORY.

ONE FIRE.

Loss or damage,	\$2,000
---------------------------	---------

CAUSE.—Accidental.

DRUG STORES.

FOUR FIRES.

Valuation,	\$37,950
Loss or damage,	8,100
Insurance,	21,100

CAUSES.—Unknown, 2; exposure, 1; carelessness, 1.

DRY GOODS STORES.

EIGHT FIRES.

Valuation,	\$45,138
Loss or damage,	16,395
Insurance,	28,588

CAUSES.—Unknown, 4; exposure, 3; carelessness, 1.

DWELLINGS.

SEVEN HUNDRED AND THIRTY-EIGHT FIRES.

Loss or damage,	\$788,980
Insurance,	1,165,587

CAUSES.—Defective chimney, 146; carelessness, 81; children with matches, 25; exposure, 68; incendiary, 162; unknown, 134; accidental, 60; kerosene lamp, 31; spontaneous, 10; lightning, 17; locomotive sparks, 3; fireworks, 6.

DYE HOUSE.

ONE FIRE.

Loss or damage,	\$4,000
---------------------------	---------

CAUSE.—Steam-pipes.

ELECTROPLATING ESTABLISHMENT.

ONE FIRE.

Loss or damage,	\$744
---------------------------	-------

CAUSE.—Defective chimney.

FIRE-ENGINE HOUSES.

TWO FIRES.

Loss or damage,	\$1,400
---------------------------	---------

CAUSES.—Unknown, 1; incendiary, 1.

FOUNDRIES.

SEVEN FIRES.

Valuation,	\$86,014
Loss or damage,	28,879
Insurance,	73,227

CAUSES.—Unknown, 1; incendiary, 2; accidental, 2; carelessness, 1; spontaneous, 1.

FRUIT STORES.

ONE FIRE.

Valuation,	\$500
Loss or damage,	65
Insurance,	500

CAUSE.—Unknown.

FUR STORES.

ONE FIRE.

Valuation,	\$20,000
Loss or damage,	8,769
Insurance,	18,000

CAUSE.—Unknown.

FURNITURE STORES.

FIVE FIRES.

Valuation,	\$13,250
Loss or damage,	2,150
Insurance,	11,750

CAUSE.—Exposure, 3; defective chimney, 1; unknown, 1.

GAS WORKS.

TWO FIRES.

Loss or damage,	\$3,040
---------------------------	---------

CAUSE.—Explosions.

GENERAL STORES.

SIXTY-NINE FIRES.

Valuation,	\$637,437
Loss or damage,	221,749
Insurance,	439,897

CAUSES.—Accidental, 5; spontaneous, 2; carelessness, 15; unknown, 16; defective chimney, 2; exposure, 14; incendiary, 10; fireworks, 2; kerosene lamp, 3.

GILDING BOOT-TOPS.

ONE FIRE.

Loss or damage,	\$1,800
---------------------------	---------

CAUSE.—Accidental.

GRAIN STORES.

THREE FIRES.

Valuation,	\$20,000
Loss or damage,	4,963
Insurance,	17,000

CAUSES.—Unknown, 2; incendiary, 1.

GRIST MILLS.

TWO FIRES.

Loss or damage,	\$5,600
---------------------------	---------

CAUSES.—Unknown, 1; accidental, 1.

GROCERY STORES.

SEVEN FIRES.

Valuation,	\$60,950
Loss or damage,	55,770
Insurance,	36,150

CAUSES.—Accidental, 1; carelessness, 1; exposure, 2; kerosene lamp, 3.

HAIR GOODS MANUFACTORY.

ONE FIRE.

Loss or damage,	\$150
CAUSE.—Unknown.	

HALLS.

THIRTEEN FIRES.

Valuation,	\$144,600
Loss or damage,	81,882
Insurance,	79,812

CAUSES —Unknown, 3; carelessness, 4; incendiary, 3; exposure, 2; accidental, 1.

HARDWARE STORES.

THREE FIRES.

Valuation,	\$7,800
Loss or damage,	1,909
Insurance,	6,600

CAUSES.—Exposure, 2; incendiary, 1.

HARNESS MANUFACTORIES.

TWO FIRES.

Loss or damage,	\$6,150
CAUSES.—Accidental, 1; incendiary, 1.	

HAT AND CAP STORE.

ONE FIRE.

Valuation,	\$19,900
Loss or damage,	3,200
Insurance,	17,900

CAUSE.—Unknown.

HOT-HOUSE.

ONE FIRE.

Loss or damage,	\$5,000
CAUSE.—Unknown.	

HOTELS.

FOURTEEN FIRES.

Valuation,	\$224,898
Loss or damage,	42,040
Insurance,	213,498

CAUSES.—Spontaneous, 1; defective chimney, 2; kerosene lamp, 1; incendiary, 3; unknown, 3; exposure, 2; carelessness, 1; children with matches, 1.

ICE-HOUSES.

EIGHT FIRES.

Valuation,	\$12,355
Loss or damage,	7,380
Insurance,	6,225

CAUSES.—Incendiary, 7; boys with matches, 1.

JEWELLER'S STORE.

ONE FIRE.

Valuation,	\$2,000
Loss or damage,	500
Insurance,	None.

CAUSE.—Exposure.

JUNK SHOPS.

FOUR FIRES.

Loss or damage,	\$6,740
---------------------------	---------

CAUSES.—Unknown, 2; incendiary, 1; carelessness, 1.

LUMBER YARDS.

THREE FIRES.

Loss or damage,	\$12,200
---------------------------	----------

CAUSES.—Unknown, 2; incendiary, 1.

MACHINE SHOPS.

SIXTEEN FIRES.

Valuation,	\$190,602
Loss or damage,	112,682
Insurance,	162,315

CAUSES.—Incendiary, 4; defective chimney, 1; unknown, 5; spontaneous, 1; carelessness, 3; accidental, 2.

MASTIC-ROOFING STOREHOUSE.

ONE FIRE.

Loss or damage,	\$500
---------------------------	-------

CAUSE.—Accidental.

MEAT AND PROVISION STORES.

FOUR FIRES.

Valuation,	\$19,700
Loss or damage,	4,725
Insurance,	19,300

CAUSES.—Exposure, 3; defective chimney, 1.

MILLINERY STORES.

SEVEN FIRES.

Valuation,	\$47,125
Loss or damage,	1,868
Insurance,	45,415

CAUSES.—Accidental, 1; carelessness, 3; exposure, 1; unknown, 2.

NEWSROOM.

ONE FIRE.

Loss or damage,	\$125
---------------------------	-------

CAUSE.—Unknown.

OFFICES.

THREE FIRES.

Loss or damage,	\$780
---------------------------	-------

CAUSES.—Incendiary, 2; accidental, 1.

OIL CLOTHING MANUFACTORY.

ONE FIRE.

Valuation,	\$13,275
Loss or damage,	13,275
Insurance,	6,375

CAUSE.—Carelessness.

OIL STORES.

FIVE FIRES.

Loss or damage,	\$8,791
Insurance,	92,500

CAUSES.—Carelessness, 3; spontaneous, 2.

OIL WORKS.

ONE FIRE.

Loss or damage,	\$15,000
Insurance,	None.

CAUSE.—Friction.

ORPHAN ASYLUM.

ONE FIRE.

Loss or damage,	\$5,490
---------------------------	---------

CAUSE.—Unknown.

PAINT SHOPS.

EIGHT FIRES.

Valuation,	\$15,950
Loss or damage,	8,338
Insurance,	14,249

CAUSES.—Spontaneous, 6; incendiary, 1; carelessness, 1.

PAPER BOX MANUFACTORY.

ONE FIRE.

Loss or damage,	\$250
---------------------------	-------

CAUSE.—Carelessness.

PAPER MILLS.

THREE FIRES.

Valuation,	\$113,000
Loss or damage,	82,400
Insurance,	64,400

CAUSES.—Friction, 1; unknown, 1; spontaneous, 1.

PHOTOGRAPH SALOONS.

THREE FIRES.

Valuation,	\$10,550
Loss or damage,	2,084
Insurance,	10,150

CAUSES.—Unknown, 2; incendiary, 1.

PLASTER MILL.

ONE FIRE.

Loss or damage,	\$2,000
---------------------------	---------

CAUSE.—Incendiary.

PLUMBER'S SHOP.

ONE FIRE.

Loss or damage,	\$675
---------------------------	-------

CAUSE.—Carelessness.

POTTERIES.

THREE FIRES.

Loss or damage,	\$21,216
---------------------------	----------

CAUSES.—Unknown, 1; accidental, 2.

POWDER MILLS (DRY-HOUSE).

ONE FIRE.

Loss or damage,	\$500
---------------------------	-------

CAUSE.—Accidental.

PRINTERS.

TWO FIRES.

Valuation,	\$8,800
Loss or damage,	1,060
Insurance,	8,000

CAUSE.—Exposure.

PUBLISHERS.

ONE FIRE.

Loss or damage,	\$1,000
---------------------------	---------

CAUSE.—Carelessness.

RAILROAD BUILDINGS.

FOUR FIRES.

Loss or damage,	\$200
---------------------------	-------

CAUSES.—Sparks from locomotive, 3; defective chimney, 1.

RAILROAD CARS (AT STATIONS).

FOUR FIRES.

Loss or damage,	\$1,250
---------------------------	---------

CAUSES.—Incendiary, 3; spontaneous, 1.

SALOONS.

TWENTY-ONE FIRES.

Loss or damage,	\$21,302
Insurance,	57,645

CAUSES.—Carelessness, 6; incendiary, 5; unknown, 6; exposure, 3; kerosene lamp, 1.

SAW AND PLANING MILLS.

TWENTY-FOUR FIRES.

Valuation,	\$124,190
Loss or damage,	112,246
Insurance,	27,816

CAUSES.—Incendiary, 8; accidental, 2; carelessness, 4; unknown, 7; spontaneous, 1; friction, 1; defective chimney, 1.

Of the above, six were returned as water-power saw-mills.

SCHOOL-HOUSES.

SIXTEEN FIRES.

Valuation,	\$180,050
Loss or damage,	41,435
Insurance,	44,700

CAUSES.—Incendiary, 9; lightning, 2; unknown, 2; defective chimney, 1; carelessness, 2.

SEWING-MACHINE DEALER.

ONE FIRE.

Valuation,	\$10,000
Loss or damage,	100
Insurance,	10,000

CAUSE.—Unknown.

SHODDY MILLS.

THIRTEEN FIRES.

Valuation,	\$74,450
Loss or damage,	59,550
Insurance,	42,600

CAUSES.—Accidental, 1; unknown, 6; spontaneous, 2; picker, 4.

SHOEMAKERS' SHOPS.

TWO FIRES.

Valuation,	\$1,200
Loss or damage,	1,200
Insurance,	1,000

CAUSES.—Unknown, 1; incendiary 1.

SLAUGHTER-HOUSES.

THREE FIRES.

Loss or damage,	\$1,600
---------------------------	---------

CAUSES.—Accidental, 2; incendiary, 1.

SMOKE-HOUSE.

ONE FIRE.

Loss or damage,	\$500
---------------------------	-------

CAUSE.—Carelessness.

SOAP FACTORY.

ONE FIRE.

Valuation,	\$2,000
Loss or damage,	2,000
Insurance,	None.

CAUSE.—Unknown.

STABLES (LIVERY).

THIRTEEN FIRES.

Valuation,	\$96,110
Loss or damage,	39,775
Insurance,	79,100

CAUSES.—Incendiary, 5; carelessness, 5; exposure, 2; unknown, 1.

STEAMBOAT (AT WHARF).

ONE FIRE.

Loss or damage,	\$300
---------------------------	-------

CAUSE.—Spontaneous.

STOREHOUSES.

TWENTY FIRES.

Valuation,	\$57,850
Loss or damage,	49,980
Insurance,	81,044

CAUSES.—Incendiary, 8; accidental, 1; exposure, 1; spontaneous, 5; unknown, 2; carelessness, 2; lightning, 1.

STOVE STORE.

ONE FIRE.

Valuation,	\$1,500
Loss or damage,	700
Insurance,	800

CAUSE.—Exposure.

STRAW GOODS MANUFACTORY.

ONE FIRE.

Loss or damage,	\$44,207
---------------------------	----------

CAUSE.—Accidental.

STRAW HAT MANUFACTORY.

ONE FIRE.

Loss or damage,	\$11,500
---------------------------	----------

CAUSE.—Accidental.

SUGAR REFINERY.

ONE FIRE.

Loss or damage,	\$100
---------------------------	-------

CAUSE.—Accidental.

TACK MANUFACTORY.

ONE FIRE.

Loss or damage,	\$30,000
---------------------------	----------

CAUSE.—Incendiary.

TAG MANUFACTORY.

ONE FIRE.

Loss or damage,	\$2,207
---------------------------	---------

CAUSE.—Spontaneous.

TANNERIES AND CURRIERS' SHOPS.

EIGHT FIRES.

Valuation,	\$181,000
Loss or damage,	88,508
Insurance,	88,414

CAUSES.—Unknown, 8; incendiary, 1; carelessness, 2; accidental, 2.

TIN SHOPS.

TWO FIRES.

Valuation,	\$13,000
Loss or damage,	8,600
Insurance,	8,900

CAUSES.—Accidental, 1; unknown, 1.

UNDERTAKER'S SHOP.

ONE FIRE.

Loss or damage,	\$900
---------------------------	-------

CAUSE.—Unknown.

WOOLLEN MILLS.

EIGHT FIRES.

Valuation,	\$282,000
Loss or damage,	151,716
Insurance,	128,778

CAUSES.—Accidental, 1; unknown, 1; spontaneous, 3; picker, 3.

WOOL SCOURING MILLS.

TWO FIRES.

Valuation,	\$102,000
Loss or damage,	86,572
Insurance,	90,000

CAUSES.—Spontaneous, 1; friction, 1.

WOOD SHEDS.

EIGHTEEN FIRES.

Valuation,	\$3,545
Loss or damage,	2,777
Insurance,	367

CAUSES.—Incendiary, 9; carelessness, 5; unknown, 2; children with matches, 2.

WOODEN-WARE STORE.

ONE FIRE.

Valuation,	\$18,000
Loss or damage,	18,000
Insurance,	12,000

CAUSE.—Unknown.

WOOD-WORKING GENERALLY (HARD AND SOFT).

FORTY-EIGHT FIRES.

Valuation,	\$527,306
Loss or damage,	179,874
Insurance,	410,073

CAUSES.—Accidental, 3; defective chimney, 1; dry-room, 6; spontaneous, 7; incendiary, 9; carelessness, 8; unknown, 12; exposure, 2.

A B S T R A C T

OF THE

CERTIFICATES OF CORPORATIONS

ORGANIZED UNDER THE

GENERAL LAWS OF MASSACHUSETTS,

WITH THE

ANNUAL RETURNS REQUIRED BY CHAPTER 224 OF 1870,

DURING THE YEAR

1 8 7 6 .

PREPARED BY
THE SECRETARY OF THE COMMONWEALTH.

B O S T O N :
ALBERT J. WRIGHT, STATE PRINTER,
79 MILK STREET (CORNER OF FEDERAL).
1877.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 1, 1877.

To the Honorable the Senate and House of Representatives.

In compliance with section sixty-two of chapter two hundred and twenty-four of the Acts of the year eighteen hundred and seventy, I have the honor to submit herewith, for the information of the Legislature, the accompanying ABSTRACTS from the certificates of manufacturing and other corporations, required to be deposited in this office. I add, also, abstracts from the certificates of railroad and insurance companies organized under general laws. The adoption of the new form of annual return, or certificate of condition, under Acts of 1874, chapter 349, requires so extended a series of abstracts, that, in order to present them intelligibly and conveniently for public use, these abstracts of the *annual* certificates have been divided into *two* consecutive tables, and so placed upon the page as to show at a glance the condition of the corporation at its last preceding annual meeting of stockholders.

The "General Statement for 1876," and tables of aggregates and averages, appear as usual.

Very respectfully,

HENRY B. PEIRCE,
Secretary of the Commonwealth.

*Abstract of Certificates of Organization as Corporations under Section 11, Chapter 224 of 1870, and Amendments, with
Abstract of Certificates of Payment of CAPITAL under Section 32, Chapter 224 of 1870, and Section 2, Chapter 177 of
1875.*

RETURNS OF CORPORATIONS.

[Jan.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Amount of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filled.
Abington Tack and Machine Association,	Abington, . .	\$15,000	150	\$100	1876. May 9,	1876. June 1,	\$15,000	-	\$8,208	-	\$6,797	1876. June 3,	1876. June 8.
Adonal Shomo,	Peterham, . .	Not fixed,	-	-	1875. Dec. 27,	Jan. 1,	No certificate of capital required.	-	-	-	-	-	-
Etnas Rubber Mills,	Boston, . .	Org. under chap.	224 of	224 of	1870,	1874. July 3,	100,000	-	-	\$100,000	-	Nov. 8,	Dec. 11.
Allen Governor Company,	Boston, . .	65,000	650	100	1876. Sept. 13,	1876. Sept. 15,	65,000	-	-	-	65,000	Sept. 21,	Sept. 23.
Alumni Association of Nichols Academy,	Dudley, . .	Not fixed,	-	-	May 27,	June 14,	No certificate of capital required.	-	-	-	-	-	-
American Metric Bureau,	Boston, . .	Not fixed,	-	-	July 28,	Oct. 17,	No certificate of capital required.	-	-	-	-	-	-
American Nickel Plating Works,	Boston, . .	6,000	60	100	Sept. 23,	Oct. 2,	No certificate filed.	-	-	-	-	-	-
Ancient Order of Foresters, Good Samaritan Court, No. 5,910,	Fall River, . .	Not fixed,	-	-	Mar. 20,	Mar. 29,	No certificate of capital required.	-	-	-	-	-	-
Ancient Order of Hibernians of Haverhill,	Haverhill, . .	None, .	-	-	Apr. 10,	Apr. 17,	No certificate of capital required.	-	-	-	-	-	-
Appleton Temporary Home,	Needham, . .	None, .	-	-	Mar. 21,	Apr. 14,	No certificate of capital required.	-	-	-	-	-	-
Arnold Print Works,	(N.) Adams, . .	150,000	1,500	100	Aug. 29,	Oct. 10,	No certificate filed.	-	-	-	-	-	-
Ballard Vale Union Society,	Andover, . .	Not fixed,	-	-	Nov. 2,	Nov. 20,	No certificate of capital required.	-	-	-	-	-	-
Baptist Vineyard Association,	Edgartown, . .	Not fixed,	-	-	1875. Dec. 9,	Jan. 1,	No certificate of capital required.	-	-	-	-	-	-

Bedford Free Public Library Corporation, . . .	Bedford, . . .	None, . . .	-	-	1876. Nov. 4,	Nov. 6,	No certificate of capital required.	-	-	-
Bethesda Lodge, No. 30, of the Independent Order of Odd Fellows, . . .	Boston, . . .	Not fixed, . . .	-	-	June 15,	June 29,	No certificate of capital required.	-	-	-
Boston Oil Company, . . .	Boston, . . .	\$100,000	1,000	\$100	Dec. 28,	Dec. 28,	Filed January 1, 1877.	-	-	-
Boston Terra-Novian Association, . . .	Boston, . . .	Not fixed, . . .	-	-	May 2,	May 15,	No certificate of capital required.	-	-	-
Cambridge Social Union, . . .	Cambridge, . . .	Not fixed, . . .	-	-	Mar. 29,	Apr. 18,	No certificate of capital required.	-	-	-
Canton Musical Society, . . .	Boston, . . .	Not fixed, . . .	-	-	Oct. 30,	Nov. 18,	No certificate of capital required.	-	-	-
Cape Ann Scientific and Literary Association, . . .	Gloucester, . . .	Not fixed, . . .	-	-	1875. Nov. 4,	Apr. 26,	No certificate of capital required.	-	-	-
Charles River Baptist Church, . . .	Cambridge, . . .	None, . . .	-	-	1876. Oct. 5,	Oct. 10,	No certificate of capital required.	-	-	-
Chelsea Sovereigns Co-operative Association, . . .	Chelsea, . . .	Org. under chap.	224 of	1875. June 22,	June 22,	Apr. 17,	Apr. 24.	-	-	-
Cheshire White Quartz Sand Company, . . .	Cheshire, . . .	6,000	60	100	Mar. 1,	Mar. 9,	6,000	-	-	-
Clarendon Mills, . . .	West Boylston, . . .	100,000	1,000	100	May 27,	June 29,	100,000	-	-	-
Clinton Co-operative Association, . . .	Clinton, . . .	3,000	600	5	Feb. 28,	Mar. 10,	3,000	-	-	-
Collins Manufacturing Company, . . .	Wilbraham, . . .	300,000	3,000	100	Feb. 29,	Apr. 10,	300,000	-	-	-
Connecticut Valley Historical Society, . . .	Springfield, . . .	Not fixed, . . .	-	-	Apr. 14,	May 9,	No certificate of capital required.	-	-	-
Cordaville Woolen Company, . . .	Southborough, . . .	50,000	500	100	Mar. 4,	March 9,	50,000	36,000	3,086	10,964 ¹
Court Plymouth Rock, No. 5,119, of the Ancient Order of Foresters, Friendly Society, . . .	Westfield, . . .	Not fixed, . . .	-	-	Apr. 18,	May 16,	No certificate of capital required.	-	-	-
Diatlite Company, . . .	Boston, . . .	30,000	300	100	Jan. 24,	Feb. 8,	30,000	-	29,996	\$5

¹ Machinery.

¹ Under 1875, 177, 2.

RETURNS OF CORPORATIONS.

[Jan

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par value of Shares.	Date of Organization.	Date of Charter.	Amount of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Mixed Estate.	In Cash.	When certified to.	When filed.
Domestic Needle Works, . . .	Middleborough, . .	Org. under chap.	224 of chap.	1875. Nov. 30.	1875. Nov. 30.	1875. Nov. 30.	\$40,000	\$800	\$15,000	-	\$24,200	1876. Feb. 24.	1876. Mar. 10.
Dunbar Company, . . .	Fitchburg, . . .	Org. under chap.	224 of chap.	1870. Nov. 11.	1870. Nov. 11.	1870. Nov. 11.	15,000	-	6,000	-	10,000	1876. Jan. 1.	1876. Aug. 6.
Eagle Cotton Company, . . .	Taunton, . . .	Org. under chap.	61 of chap.	1860. May 10.	1860. May 10.	1860. May 10.	60,000	-	-	\$60,000	-	July 7.	July 17.
Easthampton Village Improvement Society, . .	Easthampton, . .	Not fixed.	-	1876. Apr. 24.	1876. Apr. 24.	1876. Apr. 24.	No certificate of capital required.	-	-	-	-	-	-
Ellsworth Shade Manufacturing Company, . .	Newton, . . .	\$20,000	200	\$100	Mar. 17.	Mar. 16.	20,000	-	17,500	-	2,500	Mar. 20.	Mar. 20.
Fall River Base Ball Association, . . .	Fall River, . . .	1,500	60	25	Apr. 3.	Apr. 6.	1,500	-	1,500	-	-	July 24.	Sept. 30.
Fall River Merino Company, . .	Fall River, . . .	Org. under chap.	224 of chap.	1875. Jan. 26.	1875. Jan. 26.	1875. Jan. 26.	77,000	7,181	-	60,819	-	Feb. 29.	Mar. 10.
Farmers and Mechanics Co-operative Association, . .	Attol, . . .	1,000	20	50	July 22.	July 23.	1,000	-	266	-	736	July 22.	Aug. 3.
Farmington River Water Power Company, . . .	Otts, . . .	Chart. un.	chap.	1867. Apr. 10.	1867. Apr. 10.	1867. Apr. 10.	40,000	40,000	-	-	-	Apr. 14.	Apr. 19.
F. A. Whitney Carriage Company, . . .	Leominster, . .	Org. under chap.	224 of chap.	1871. July 27.	1871. July 27.	1871. July 27.	84,000	32,106	46,069	-	5,733	1871. July 31.	Nov. 23.
First Unitarian Congregational Society of Malden, . .	Malden, . . .	Not fixed.	-	1875. Dec. 29.	1875. Dec. 29.	1875. Dec. 29.	No certificate of capital required.	-	-	-	-	-	-
Fitchburg Steam Engine Company, . . .	Fitchburg, . . .	15,000	150	100	Sept. 9.	Sept. 15.	15,000	-	15,000	-	-	1876. Sept. 11.	Sept. 15.
Foreign Sewing Machine Company, . . .	New Bedford, . .	50,000	500	100	Dec. 7.	Dec. 27.	No certificate filed.	-	-	-	-	-	-

Grand total of all returns filed for the year ending Dec. 31, 1876, is \$1,000,000.

Franklin Electric Gas Light- ing Company, . . .	Boston, . . .	\$250,000	2,000	\$100	May 10,	May 17,	\$250,000	-	\$250,000	-	May 21,	June 2.
Gardner Sovereigns Co-op- erative Association, . .	Gardner, . . .	Org. under	chap.	224 of	1870,	1876. Feb. 4,	1,800	-	1,800	-	1876. Dec. 27,	Jan. 19.
Glades Association, . .	Beltsdale, . . .	Chart. un.	chap.	68 of	1876,	1876. Mar. 22,	28,000	\$28,000	-	-	1876. May 10,	May 25. ¹
Gymnasium and Singing So- ciety of So. Hadley Falls,	South Hadley, . .	16,000	000	25	Sept. 26,	Oct. 2,	No certificate of capital required.	-	-	-	-	-
Highland Foundry Com- pany, . . .	Boston, . . .	40,000	400	100	Apr. 19,	Apr. 22,	40,000	-	40,000	-	Apr. 21,	Apr. 26.
H. N. Slater Manufacturing Company, . . .	Webster, . . .	100,000	1,000	100	Aug. 12,	Aug. 18,	100,000	-	100,000	-	Aug. 12,	Aug. 18. ¹
Howard Mills, . . .	Templeton, . .	10,000	100	100	Feb. 1,	Feb. 2,	10,000	-	-	\$10,000	May 29,	June 1.
Industrial Co-operative As- sociation, . . .	New Bedford, . .	2,500	250	10	Jan. 27,	Jan. 29,	2,500	-	2,350	-	Jan. 28,	Jan. 29. ¹
Jasper Sugar Refinery, . .	Boston, . . .	100,000	1,000	100	Jan. 27,	Feb. 4,	100,000	-	67,122	-	May 13,	May 23.
Ladies Fort Hill Sewing Circle in Hingham, . .	Hingham, . . .	Not fixed,	-	-	Mar. 15,	Apr. 28,	No certificate of capital required.	-	-	-	-	-
Lowell Co-operative Asso- ciation Sovereigns of In- dustry, . . .	Lowell, . . .	1,010	202	5	Jan. 8,	Mar. 9,	1,010	-	1,010	-	Feb. 7,	Mar. 15.
Lynn Natural History So- ciety, . . .	Lynn, . . .	Not fixed,	-	-	Apr. 20,	Apr. 29,	No certificate of capital required.	-	-	-	-	-
Lynn Reform Club, . . .	Lynn, . . .	None, . .	-	-	Sept. 22,	Oct. 4,	No certificate of capital required.	-	-	-	-	-
Lynn Sovereigns Co-opera- tive Company, . . .	Lynn, . . .	1,000	200	5	Apr. 14,	Nov. 22,	No certificate filed.	-	-	-	-	-
Malachite Mining Company,	Boston, . . .	100,000	1,000	100	1875. Nov. 24,	Jan. 10,	100,000	-	-	100,000	Jan. 17,	Feb. 1. ¹
Marlboro' Co-operative Boot and Shoe Company,	Marlborough, . .	10,000	40	250	1876. May 23,	May 25,	10,000	-	-	-	May 25,	May 26.
Masonic Mutual Relief As- sociation of Central Mas- sachusetts, . . .	Worcester, . .	Not fixed,	-	-	Feb. 16,	Mar. 8,	No certificate of capital required.	-	-	-	-	-

¹ Under 1875, 177, 2.² And \$4,737 real estate additional.

RETURNS OF CORPORATIONS.

[Jan.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Amt of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filled.
Massachusetts Spiritualists and Liberalists Camp-meeting Association, .	Montague, .	None, .	-	-	1876. Mar. 26,	1876. Mar. 29,	No certificate of capital required.	-	-	-	-	-	-
Manufacturers' Corporate Association,	Westfield, .	Org. under	chap.	224 of	1870, May 4,	1871. Jan. 10,	\$50,000	\$13,500	-	-	\$36,500	1876. Nov. 18,	1876. Dec. 1. ¹
Melino Shoe Company, .	Boston, .	\$200,000	2,000	\$100	1876. May 4,	1876. June 29,	No certificate filed.	-	-	-	-	-	-
Merrimack Navigation and Express Company, . .	Lawrence, .	Org. under	chap.	224 of	1870, Sept. 16,	1874. Sept. 16,	1,000	-	\$1,000	-	-	Nov. 4,	Nov. 10.
Middlesex Newspaper Company,	Frammingham, .	5,000	50	100	1876. Dec. 22,	1876. Jan. 1,	5,000	-	4,500	-	500	Dec. 21,	Dec. 22.
Middlesex and Worcester Farmers and Mechanics Association,	Hudson, .	Not fixed,	-	-	1876. Feb. 16,	Mar. 15,	No certificate of capital required.	-	-	-	-	-	-
Monument Sovereigns Distributing Association, .	Boston, .	Org. under	chap.	224 of	1870, May 3,	1876. May 3,	1,000	-	1,000	-	-	May 28,	May 24,
Morris and Ireland Safe Company,	Boston, .	75,000	750	100	1876. Dec. 15,	1876. Jan. 1,	75,000	-	73,500	-	1,500	Jan. 1,	Jan. 1.
Moultonville Academy, .	Newburyport, .	None, .	-	-	1876. Apr. 26,	May 1,	No certificate of capital required.	-	-	-	-	-	-
Mount Washington Glass Company,	New Bedford, .	83,000	830	100	July 27,	Aug. 11,	Filed January 5, 1877.	-	-	-	-	-	-
Nantucket Surf Side Company,	Boston, .	Org. under	chap.	224 of	1870, July 24,	1873. July 24,	200,000	200,000	-	-	-	1873. July 24,	Nov. 16.
Natick Co-operative Store, .	Natick, .	1,000	200	5	Jan. 12,	1876. Feb. 14,	1,000	-	1,000.	-	-	1876. Feb. 10,	Feb. 14.
New England Fuel Economizer Company, . . .	Boston, .	100,000	1,000	100	Apr. 5,	Apr. 17,	100,000	-	100,000	-	-	Apr. 16,	Apr. 24, ¹

New England Masonic Relief Association, . . .	Holyoke, . .	-	-	Feb. 3,	Feb. 26,	No certificate of capital required.	-	-	-	-
New England United District Ancient Order of Foresters, . . .	Boston, . .	-	-	May 12,	May 26,	No certificate of capital required.	-	-	-	-
New Hampshire Granite Company, . . .	Boston, . .	500	\$50,000	Mar. 1,	Apr. 8,	\$50,000	\$38,526 ²	\$11,474	Apr. 8,	Apr. 10. ¹
Newton Paper Company, .	Holyoke, . .	240	24,000	May 3,	May 6,	24,000	8,000	12,000	Oct. 3,	Nov. 22. ¹
New York Watch Manufacturing Company, . .	Springfield, .	2,000	200,000	June 21,	Sept. 15,	200,000	-	-	Sept. 6,	Sept. 23.
North Amherst Mass. Literary Association, . .	Amherst, . .	-	Not fixed,	Jan. 19,	Feb. 4,	No certificate of capital required.	-	-	-	-
North Newton Reform Club,	Newton, . .	-	Not fixed,	Aug. 7,	Aug. 8,	No certificate of capital required.	-	-	-	-
North Woburn Chapel Association, . . .	Woburn, . .	140	3,500	Dec. 13,	Dec. 16,	No certificate of capital required.	-	-	-	-
Odd Fellows' Hall Association of Needham, . .	Needham, . .	Org. under chap.	Org. under chap.	224 of 1870,	1873. July 7,	10,000	10,000	-	Nov. 9,	Nov. 16.
Odd Fellows' Mutual Relief Association of the Connecticut River Valley,	Springfield, .	-	Not fixed,	1875. Nov. 20,	1876. Feb. 3,	No certificate of capital required.	-	-	-	-
Old Colony Co-operative Association, . . .	Kingston, . .	Org. under chap.	Org. under chap.	224 of 1870,	1875. Apr. 29,	1,000	-	1,000	Feb. 7,	Feb. 14.
Orient Co-operative Boot and Shoe Company, .	Marlborough, .	20	2,000	1876. June 23,	1876. June 24,	2,000	-	2,000	June 23,	June 24.
Osborn Mills, . . .	Fall River, . .	Org. under chap.	Org. under chap.	224 of 1870,	1872. Feb. 1,	500,000	500,000	-	Dec. 11,	Dec. 22.
Parsons and Wells Company, . . .	Northampton, .	100	10,000	June 16,	1876. July 24,	10,000	-	10,000	Dec. 9,	Dec. 20.
Patrons and Sovereigns Co-operative Company, . .	Westfield, . .	300	3,000	Apr. 6,	May 9,	3,000	-	750	May 5,	May 11. ¹
Pettingell Chimney Cap Company, . . .	Lowell, . .	100	10,000	1875. Apr. 3,	Jan. 1,	10,000	-	9,000	Jan. 11,	Jan. 14.

¹ Under 1875, 177, 2. ² And \$21,474 real estate additional. ³ Investment of this amount not stated.

RETURNS OF CORPORATIONS.

[Jan

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Am't of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filed.
Phillips Manufacturing Co.,	Springfield,	\$25,000	250	\$100	1876, Mar. 28,	1876, Mar. 31,	\$25,000	-	\$25,000	-	-	1876, Mar. 30,	1876, Mar. 31.
Phoenix Club,	Boston,	Not fixed.	-	-	June 21,	June 24,	No certificate of capital required.	-	-	-	-	-	-
Pioneer Co-operative Building Society,	Fall River,	Org. under chap.	224 of	224 of	1872, July 27,	1872, July 27,	5,000 ⁰⁰	\$5,000	-	-	-	Nov. 26,	Dec. 4.
Pittsfield Tack Company, .	Pittsfield,	Org. under chap.	224 of	224 of	1875, Aug. 13,	1875, Aug. 13,	20,000	-	21,712	-	\$9,988	May 16,	May 27.
Post Publishing Company,	Boston,	110,000	1,100	100	June 14,	June 20,	110,000	-	100,000	-	10,000	July 11,	July 18.
P. Y. O. C. Social Library Association,	Schuette,	Not fixed.	-	-	Mar. 21,	Apr. 21,	No certificate of capital required.	-	-	-	-	-	-
Quincy Reform Club, . .	Quincy,	Not fixed.	-	-	July 14,	July 18,	No certificate of capital required.	-	-	-	-	-	-
Rayer and Lincoln Steam- ing Machine Company, .	Boston,	75,000	750	200	June 1,	June 9,	50,000 ⁰⁰	-	50,000	-	-	June 16,	June 19. ¹
Remington Sewing Machine Company of North Am- erica,	Boston,	600,000	6,000	100	Mar. 1,	Mar. 27,	600,000	-	232,000	\$120,000	248,000	May 16,	May 29.
Saint Mark's Church in the City of Boston, . . .	Boston,	Not fixed.	-	-	Mar. 23,	Mar. 31,	No certificate of capital required.	-	-	-	-	-	-
Saint Mary's Orphanage, .	Lowell,	None.	-	-	Apr. 28,	Apr. 29,	No certificate of capital required.	-	-	-	-	-	-
Salem Blade Roller Manu- facturing Company, . .	Salem,	Org. under chap.	224 of	224 of	1876, Aug. 2,	1873, Aug. 2,	91,200 ⁰⁰	-	91,200	-	-	Nov. 3,	Nov. 9.
Sawyer Improved Observa- tory Company,	Boston,	50,000	500	100	Dec. 11,	June 21,	50,000 ⁰⁰	-	50,000	-	-	June 19,	June 23. ¹
S Blackinton Woolen Co.,	Adams,	250,000	2,500	100	Dec. 18, 1876.	Dec. 26, 1877.	Filed January 2, 1877.	-	-	-	-	-	-

NOTE.—Sixty-three corporations with capital, forty-eight without; forty-eight corporations have filed certificates of payment of capital, and twenty-two, formerly or otherwise incorporated, seventy in all, have filed certificates of payment of capital; fifteen have invested in real estate; fifty-two in personal estate; twelve in mixed estate; and twenty-six have capital, or a part thereof, in cash; eleven have filed no certificate of capital in 1876 (three of which, however, have filed in January, 1877).

¹ Under 1876, 177, 2.

² Capital reduced from \$30,100 by certificate filed Dec. 9, 1876.

Abstract of Certificates of Confirmation of Organization, under Section 66, Chapter 224 of 1877

NAME OF CORPORATION.	Location.
Farmington River Water Power Company.	Otis and Tolland,
One Corporation.	

Abstract of Certificates of Confirmation of Proceedings, under Section 2, Chapter 349 of 1874.

NAME OF CORPORATION.	Location.	Capital.	Meeting and Proceedings in Doubt.	Subject-matter.	When Confirmed.	When Certificate was filed.
Farmington River Water Power Co.,	Otis and Tolland, .	\$180,000	Aug. 24, 1867, to May 24, 1876, .	Regularity and sufficiency, . .	May 24, '76,	June 20, '76.
Jessup and Lakin Paper Co., .	Westfield, . .	154,000	Annual, for 1875,	Election of officers,	Jan. 14, '76,	Feb. 2, '76.
Loring and Blake Organ Co., .	Worcester, . .	25,000	Dec. 24, 1869, and May 4, 1874, .	Sale of new stock,	Feb. 7, '76,	Feb. 15, '76.
South Boston Iron Company, .	Boston, . . .	100,000	Sept. 22, 1871, to Sept. 15, 1876, .	Regularity and sufficiency; as- thority of officers and validity of acts.	Sept. 15, '76,	Sept. 25, '76.
Four Corporations, . . . . .	. . . . .	\$379,000				

RETURNS OF CORPORATIONS.

NAME OF COMPANY.	Where Located.	Capital Stock.	Permanent Fund.	Subscribed Insurance.	Number of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.
Boot Manufacturers Mutual Fire Insurance Company,	Boston,	-	-	-	-	-	1876, May 29,	1876, Aug. 31.
Factory Mutual Insurance Company,	Boston,	-	-	-	-	-	June 24,	July 21.
Home Mutual Fire Insurance Company of Boston,	Boston,	-	-	-	-	-	Apr. 25,	Apr. 26.
Merchants Union Insurance Company,*	Boston,	\$200,000	-	-	2,000	\$100	Apr. 15,	Apr. 18.
Northampton Mutual Fire Insurance Company,	Northampton,	-	-	\$500,000	-	-	Oct. 10,	Nov. 17.
Five Corporations, . . . . .	. . . . .	\$200,000	-	\$500,000	-	-		

* The third organisation under this Act, and this corporate name. The first two ceased to exist, under the provisions of section 20 of this Act.

Abstract of Certificates of Organization as Railroad Corporations, under the "General Railroad Act," Chapter 372 of 1874, Section 29.

NAME OF CORPORATION.	Location and Extent.	Capital.	No. of Shares.	Par Value of Shares.	Amount of Capital paid in.	Per cent. of Capital paid in.	Gauge.	Length.	Cities and Towns agreeing thereto.	Date of Certificate of Directors.	Date of Charter.
Boston, Winthrop and Point Shirley Railroad Company,	Boston to Pt. Shirley,	\$100,000	1,000	\$100	\$10,000	10	3 feet,	4 miles,	Boston and Winthrop,	No date.	1876, July 2.
Rhode Island and Massachusetts Railroad Company,	Franklin, Wrentham and Attleborough.	100,000	1,000	100	30,000	10	4 ft. 8 1/2 in.	8 miles,	Franklin, Wrentham and Attleborough.	1876, Sept. 16,	Sept. 20.
Two Corporations, . . . . .	. . . . .	\$200,000			\$20,000						

Abstract of Certificates of INCREASE OF CAPITAL, by existing Corporations, under Section 34, Chapter 224 of 1870.

NAME OF CORPORATION.	Location.	Am't of Increase.	Amount thereof paid in.	Certificate of Increase, when filed.
Arlington Mills,	Lawrence,	\$80,000	\$80,000	July 28, 1876.
Bay State Iron Company, ¹	Boston,.	448,000	448,000	July 14, 1876.
Bigelow Carpet Company,	Clinton,	200,000	200,000	May 22, 1876.
Boston Hydraulic Gold Mining Company,	Boston,.	180,000	180,000	Nov. 16, 1876.
Cape Ann Isinglass and Glue Company,	Rockport,	10,000	10,000	Apr. 1, 1876.
Chicopee Manufacturing Company, ²	Chicopee,	580,000	580,000	Dec. 28, 1876.
Crompton Carpet Company,	Worcester,	40,000	40,000	Dec. 18, 1876.
Easton Stone Company,	Boston,.	2,000	2,000	Mar. 1, 1876.
Gleendale Elastic Fabrics Company,	Easthampton,	50,000	47,600	Feb. 16, 1876.
Globe Gas Light Company,	Boston,.	50,000	50,000	Dec. 28, 1876.
Hampden Whip Company,	Westfield,	15,000	15,000	Feb. 14, 1876.
Industrial Co-operative Association,	New Bedford,	500	500	Aug. 21, 1876.
Merrimack Navigation and Express Co.,	Lawrence,	5,000	5,000	Apr. 20, 1876.
Mount Hope Iron Company (Somerset),	East Bridgewater,	100,000	100,000	Oct. 25, 1876.
Old Colony Co-operative Association,	Kingston,	1,000	1,000	April 7, 1876.
Rice and Griffin Manufacturing Company,	Worcester,	20,000	20,000	June 14, 1876.
Salem Shade Roller Manufacturing Company,	Salem,	30,400	30,400	Nov. 9, 1876.
Wamsutta Mills, ³	New Bedford,	500,000	500,000	Sept. 18, 1876.
Eighteen Corporations, . . . . .	. . . . .	\$2,311,900	\$2,309,500	

¹ Chartered in 1850. ² Chartered in 1823. Present capital, \$1,000,000.
³ Filed under Chapter 78 of 1875. Chartered in 1846.

*Abstract of Certificates of REDUCTION OF CAPITAL, by existing Corporations
under Section 35, Chap. 224 of 1870.*

NAME OF CORPORATION.	Location.	Am't of Decrease.	Present Capital.	Certificate of Reduction, when filed.
Atlantic Cotton Mills,	Lawrence,	\$1,200,000	\$300,000	July 24, 1875
Boston and New York Slate and Tile Co., .	Boston,	64,000	6,000	Feb. 28, 1875
Eagle Cotton Company,	Taunton,	30,000	60,000	July 17, 1875
Hendale Elastic Fabrics Company, ¹ . . .	Easthampton,	100,000	200,000	Feb. 16, 1875
Mason Machine Company,	Lowell,	100,000	150,000	Apr. 12, 1875
New England Slate and Tile Company, . .	Boston,	144,000	6,000	Feb. 28, 1875
Payson and Lincoln Seaming Machine Co., .	Boston,	25,000	60,000	June 19, 1875
Wagmore Mills,	Fall River,	450,000	60,000	July 5, 1875
South Sudbury Manufacturing Company, . .	Sudbury,	30,000	50,000	Apr. 24, 1875
Tucker Manufacturing Company,	Boston,	Not stated,	100,000	Dec. 4, 1874
Union Glass Company,	Somerville,	50,000	100,000	May 24, 1875
Eleven Corporations, . . . . .	. . . . .	\$2,183,000	\$953,000	

¹ This certificate is but a recital of one filed October 25, 1875, accompanying one of Increase, this day filed.

Abstract of Certificates of Payment, or partial Payment, of Capital by Railroad and Railway Corporations.

NAME OF CORPORATION.	Location and Extent.	Amount of Capital	Amount paid in.	Per cent paid in.	No. of Shares.	Par Value of Shares.	Length of Road—Miles.	Gauge.	Authority under which Organized.	Stat. under which Certificate is filed.	When filed.
Boston, Winthrop and Point Shirley Railroad Company.	Boston to Point Shirley, .	\$20,000	\$4,000	20	200	\$100	4	3 feet, .	1874, 372,	1874, 372, 47,	1876. Oct. 26.
Rhode Island and Massachusetts Railroad Company.	Franklin to Attleborough,	100,000	20,000	20	1,000	100	6½	4 ft. 8½ in.	1874, 372,	1874, 372, 47,	Oct. 5.
South Boston Railroad Company (Street), .	Boston to South Boston, .	400,000	-	-	-	-	-	-	1864, 444,	1871, 381, 8,	Jan. 13.
Three Corporations, . . . . .	. . . . .	\$580,000	\$24,000								

Abstract of Certificates of INCREASE OF CAPITAL of RAILROAD and RAILWAY Corporations.

NAME OF CORPORATION.	Location and Extent.	Amount of Increase.	Amount paid in.	Increase of Shares.	Par Value.	Original Cap. Ital.	Present Cap. Ital.	Authority under which Organized.	Authority for Increase of Block.	When filed.
Somerville Horse Railroad Company,	Boston to Somerville, .	\$13,000	-	-	-	\$100,000	\$113,000	Ch. 250, 1857,	Ch. 29, 1874, sect. 15.	1876. May 8.
South Boston Railroad Company (Street),	Boston to South Boston, .	10,000	-	-	-	150,000	460,000	Ch. 44, 1854,	Ch. 381, 1871, sect. 8.	Jan. 13.
Two Corporations, . . . . .	. . . . .	\$23,000	-	-	-	\$250,000	\$573,000			

Abstract of Certificates of Reduction of Capital of Railroad and Railway Corporations.

NAME OF CORPORATION.	Location and Extent	Amount of Reduction.	Reduction of Shares.	Par Value.	Original Cap-ital.	Present Cap-ital.	Authority under which Organized.	Authority for Reduc-tion of Stock.	When Filled.
Albany Street Freight Railway Company,	Boston,	\$25,000	250	\$100	-	-	1868, 97, .	-	Feb. 5, 1876.
Boston, Winthrop and Point Shirley Railroad Co., .	Boston and Winthrop, .	80,000	800	100	\$100,000	\$20,000	1874, 372, .	1874, 372, 31, .	Oct. 23, 1876.
Two Corporations, . . . .	. . . .	\$105,000	-	-	\$100,000	\$20,000	.	.	.

Abstract of Certificates of Increase of Capital by existing Insurance Corporations, Sections 13 and 19, Chapter 375 of 1872.

NAME OF CORPORATION.	Location.	Amount of In-crease.	Amount thereof paid in.	Original Capital.	Present Capital.	Designation of Cap-ital or Fund.	When Certificate of Increase was Filled.
Boston Marine Insurance Company,	Boston,	\$200,000	\$200,000	\$300,000	\$500,000	"Capital."	May 27, 1876.
Springfield Fire and Marine Insurance Company,	Springfield,	150,000	150,000 ¹	600,000	750,000	"Capital."	Feb. 9, 1876.
Washington Fire and Marine Insurance Company,	Boston,	100,000	100,000 ¹	300,000	400,000	"Capital."	Apr. 22, 1876.
Three Corporations, . . . .	. . . .	\$450,000	\$450,000	\$1,200,000	\$1,650,000	.	.

¹ Stock Dividend.

List of RAILROAD COMPANIES who have filed in the Secretary's Department a Map and Profile of Road.

NAME	Act under which In- corporated.	Act under which Filed.	When Filed.	Deposited.
North Brookfield R.R.	1874, 372, . . .	1874, 372, 34, . .	Mar. 2, 1876,	State Library.

Record of Certificates or Powers of Attorney to GENERAL AGENTS IN MASSACHUSETTS, filed by EXPRESS COMPANIES OR ASSOCIATIONS, authorized or incorporated by other States, under Chapter 371 of 1871.

NAME OF COMPANY.	Authority by which Incorporated, or under which Acting.	Name of General Agent.	Residence in Massachusetts.	By whom Signed.	When Executed.	When Filed.
American Express Co., .	Laws of the State of New York, .	Homer Ashley, ¹ .	Boston, . .	Wm. G. Fargo, President,	Apr. 26, 1876.	July 18, 1876.
Wells, Fargo and Company,	Laws of the Territory of Colorado, .	Homer Ashley, ¹ .	Boston, . .	Lloyd Tarr, President,	May 11, 1876.	July 18, 1876.

¹ Vice William N. Melcher, late General Agent.

Abstract of Certificates of Organization as Corporations and of Payment of Capital—Continued.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Am't of Capl. paid.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filled.
Phillips Manufacturing Co.,	Springfield, .	\$25,000	250	\$100	1876. Mar. 28,	1876. Mar. 31,	\$25,000	-	\$25,000	-	-	1876. Mar. 30,	1876. Mar. 31.
Phoenix Club, . . .	Boston, .	Not fixed,	-	-	June 21,	June 24,	No certificate of capital required.	-	-	-	-	-	-
Pioneer Co-operative Building Society, . . .	Fall River, .	Org. under chap.	chap.	224 of	1870,	1872. July 27,	5,890 ³	\$5,890	-	-	-	Nov. 25,	Dec. 4.
Pittsfield Tack Company, .	Pittsfield, .	Org. under chap.	chap.	224 of	1870,	1875. Aug. 13,	30,000	-	21,712	-	\$8,288	May 16,	May 17.
Post Publishing Company,	Boston, .	110,000	1,100	100	June 14,	1876. June 20,	110,000	-	100,000	-	10,000	July 11,	July 13.
P. Y. O. C. Social Library Association, . . .	Scituate, .	Not fixed,	-	-	Mar. 21,	Apr. 21,	No certificate of capital required.	-	-	-	-	-	-
Quincy Reform Club, . .	Quincy, .	Not fixed,	-	-	July 14,	July 18,	No certificate of capital required.	-	-	-	-	-	-
Rayer and Lincoln Seaming Machine Company, .	Boston, .	75,000	750	100	June 1,	June 9,	50,000 ³	-	50,000	-	-	June 15,	June 19. ¹
Remington Sewing Machine Company of North America, . . .	Boston, .	600,000	6,000	100	Mar. 1,	Mar. 27,	600,000	-	232,000	\$120,000	248,000	May 16,	May 19.
Saint Mark's Church in the City of Boston, . . .	Boston, .	Not fixed,	-	-	Mar. 23,	Mar. 31,	No certificate of capital required.	-	-	-	-	-	-
Saint Mary's Orphanage, .	Lowell, .	None, .	-	-	Apr. 28,	Apr. 29,	No certificate of capital required.	-	-	-	-	Nov. 8,	Nov. 9.
Salem Shade Roller Manufacturing Company, .	Salem, .	Org. under chap.	chap.	224 of	1870,	1872. Aug. 3,	91,200 ⁴	-	91,200	-	-	-	-
Sawyer Improved Observatory Company, . . .	Boston, .	50,000	500	100	1875. Dec. 11,	1876. June 21,	50,000 ³	-	50,000	-	-	June 19,	June 22. ¹
S. Blackinton Woolen Co.,	Adams, .	250,000	2,500	100	1876. Dec. 18,	Dec. 26,	Filed January 2, 1877.	-	-	-	-	-	-
Helenthic Farmer Company,	Boston, .	10,000	100	100	Mar. 16,	Mar. 21,	10,000	-	8,028	-	1,072	Apr. 8,	Apr. 7. ¹

Business Name	City	Capital	Stock	First Meeting	Second Meeting	Third Meeting	Fourth Meeting	Fifth Meeting	Sixth Meeting	Seventh Meeting	Eighth Meeting	Ninth Meeting	Tenth Meeting	Eleventh Meeting	Twelfth Meeting	Thirteenth Meeting	Fourteenth Meeting	Fifteenth Meeting	Sixteenth Meeting	Seventeenth Meeting	Eighteenth Meeting	Nineteenth Meeting	Twentieth Meeting	Twenty-first Meeting	Twenty-second Meeting	Twenty-third Meeting	Twenty-fourth Meeting	Twenty-fifth Meeting	Twenty-sixth Meeting	Twenty-seventh Meeting	Twenty-eighth Meeting	Twenty-ninth Meeting	Thirtieth Meeting
Shawmut Elevator Co.,	Boston,	100,000	100	Sept. 1,	Sept. 10,	Sept. 16,	Sept. 23,	Sept. 30,	Oct. 7,	Oct. 14,	Oct. 21,	Oct. 28,	Nov. 4,	Nov. 11,	Nov. 18,	Nov. 25,	Dec. 2,	Dec. 9,	Dec. 16,	Dec. 23,	Dec. 30,	Jan. 6,	Jan. 13,	Jan. 20,	Jan. 27,	Feb. 3,	Feb. 10,	Feb. 17,	Feb. 24,	Mar. 2,	Mar. 9,	Mar. 16,	Mar. 23,
Sumner & Co. Company,	Boston,	20,000	100	Aug. 10,	Sept. 10,	Sept. 16,	Sept. 23,	Sept. 30,	Oct. 7,	Oct. 14,	Oct. 21,	Oct. 28,	Nov. 4,	Nov. 11,	Nov. 18,	Nov. 25,	Dec. 2,	Dec. 9,	Dec. 16,	Dec. 23,	Dec. 30,	Jan. 6,	Jan. 13,	Jan. 20,	Jan. 27,	Feb. 3,	Feb. 10,	Feb. 17,	Feb. 24,	Mar. 2,	Mar. 9,	Mar. 16,	Mar. 23,
Somerville Reform Club,	Somerville,	None,	-	Dec. 9,	Dec. 16,	Dec. 23,	Dec. 30,	Jan. 6,	Jan. 13,	Jan. 20,	Jan. 27,	Feb. 3,	Feb. 10,	Feb. 17,	Feb. 24,	Mar. 2,	Mar. 9,	Mar. 16,	Mar. 23,	Mar. 30,	Apr. 6,	Apr. 13,	Apr. 20,	Apr. 27,	May 4,	May 11,	May 18,	May 25,	Jun. 1,	Jun. 8,	Jun. 15,	Jun. 22,	
Southbridge Co-operative Association,	Southbridge,	1,000	200	Feb. 1,	Feb. 1,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	Feb. 24,	
Sovereigns Co-operative Association of Webster, Mass.,	Webster,	1,500	300	Nov. 21,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	
Sovereigns Co-operative Assoc'n of Worcester,	Worcester,	1,000	200	Sept. 14,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	Sept. 23,	
Sovereigns Co-operative Company of Salem,	Salem,	1,000	200	Feb. 14,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	Feb. 23,	
Sovereigns Co-operative Store,	Taunton,	1,200	240	May 16,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	May 23,	
Sovereigns Co-operative Union Association,	Shelburne,	1,000	200	Jan. 10,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	Jan. 27,	
Spencer Wire Cloth Co.,	Spencer,	60,000	600	Apr. 29,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	May 6,	
Springfield Club,	Springfield,	Not fixed,	-	Nov. 25,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	Dec. 15,	
Temple of Honor Beneficial Ass'n of Massachusetts,	Worcester,	Not fixed,	-	July 25,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	
Tifereth Israel,	Boston,	Not fixed,	-	Jan. 17,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	Jan. 29,	
Tyer Rubber Company,	Andover,	25,000	250	Feb. 8,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	Feb. 15,	
Union and Bay State Manufacturing Company,	Foxborough,	500,000	5,000	Sept. 12,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	Sept. 15,	
Union Congregational Society of Linden,	Malden,	Not fixed,	-	May 6,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	June 7,	
Union for Christian Work,	Boston,	Not fixed,	-	Apr. 20,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	May 24,	
Union Saint Joseph,	Lowell,	Not fixed,	-	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	Feb. 8,	
Unitarian Ladies Aid Soc.,	Duxbury,	None,	-	Dec. 19,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	Dec. 23,	

¹ Under 1875, 177, 2.
² Incorporated with \$6,000 capital.
³ Capital reduced. Certificate filed this date.
⁴ Incorporated with \$75,000 capital.
⁵ And \$10,000 additional invested.
⁶ No statement of investment of this amount.

Abstract of Certificates of ORGANIZATION as Corporations and of PAYMENT OF CAPITAL—Concluded.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Am't of Capital.	Invested (or Over-) in Real Estate.	Invested (or Over-) in Personal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filled.
United Neighbors Co-operative Store,	Abington, . .	\$1,000	200	\$5	1876. Mar. 13,	1876. Mar. 17,	\$1,000	-	\$1,000	-	-	1876. Aug. 2,	1876. Sept. 30.
United States Medical Society of the State of Massachusetts,	Boston, . .	Not fixed,	-	-	Mar. 16,	Mar. 21,	No certificate of capital required.	-	-	-	-	-	-
Young Ladies Independent Society,	Gloucester, .	12,000	480	25	Sept. 28,	Oct. 7,	No certificate of capital required.	-	-	-	-	-	-
Walpole Hair and Bedding Manufacturing Company,	Boston, . .	Org. under chap.	224 of	224 of	1870,	1875. Oct. 7,	10,100 ²	-	7,658	-	\$2,442	1875. Dec. 31,	Jan. 4.
Warren Public Library, .	Warren, . .	None, .	-	-	1876. Dec. 17,	1876. Jan. 17,	No certificate of capital required.	-	-	-	-	-	-
Watchman Publishing Co.,	Boston, . .	Org. under chap.	224 of	224 of	1870,	1875. Dec. 23,	80,000	-	80,000	-	-	1876. Mar. 21,	Mar. 29.
Westfield Fireman's Mutual Relief Association, . .	Westfield, . .	Not fixed,	-	-	1876. June 28,	1876. Oct. 19,	No certificate of capital required.	-	-	-	-	-	-
Worcester Saint Andrews Benefit Society,	Worcester, . .	Not fixed,	-	-	Mar. 14,	May 1,	No certificate of capital required.	-	-	-	-	-	-
W. X. Stevens Tool Co., .	Brookfield, .	12,000	120	100	Mar. 14,	Mar. 22,	12,000	-	9,000	-	3,000	Mar. 24,	Mar. 27. ¹
111 Corporations chartered,	. . . .	\$4,100,210	-	-	-	-	\$4,580,200	\$976,095	\$1,558,547	\$1,571,983	-	-	-

NOTE.—Sixty-three corporations with capital, forty-eight without; forty-eight corporations have filed certificate of payment of capital, and twenty-two, formerly or otherwise incorporated, seventy in all, have filed certificate of payment of capital; fifteen have invested in real estate; fifty-two in personal estate; twelve in mixed estate; and twenty-six have capital, or a part thereof, in cash; eleven have filed no certificate of capital in 1876 (three of which, however, have filed in January, 1877).

¹ Under 1875, 177, 2.

² Capital reduced from \$30,100 by certificate filed Dec. 9, 1875.

Abstract of Certificates of Confirmation of Organization, under Section 66, Chapter 224 of 1870.

NAME OF CORPORATION.		Location.	Capital.	Authority under which Organized.	Date of Confirmation.	When Filed.
Farmington River Water Power Company,		Ods and Tolland,	\$100,000	1867, 1864.	May 24, '76.	June 20, '76.
One Corporation.						

Abstract of Certificates of Confirmation of Proceedings, under Section 2, Chapter 349 of 1874.

NAME OF CORPORATION.	Location.	Capital.	Meeting and Proceedings in Doubt.	Subject-matter.	When Confirmed.	When Certificate was filed.
Farmington River Water Power Co.,	Ods and Tolland, .	\$100,000	Aug. 14, 1867, to May 24, 1876, .	Regularity and sufficiency, . .	May 24, '76,	June 20, '76.
Jessup and Lavin Paper Co., .	Westfield, . .	164,000	Annual, for 1876,	Election of officers,	Jan. 14, '76,	Feb. 2, '76.
Loring and Blake Organ Co., .	Worcester, . .	25,000	Dec. 24, 1869, and May 4, 1874, .	Sale of new stock,	Feb. 7, '76,	Feb. 16, '76.
South Boston Iron Company, .	Boston, . . .	100,000	Sept. 23, 1871, to Sept. 16, 1876, .	Regularity and sufficiency; authority of officers and validity of acts.	Sept. 16, '76,	Sept. 25, '76.
Four Corporations, . . . .	. . . . .	\$379,000				

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
American Steam Gauge Company,	1876. July 18,	\$50,000	-	-	-	\$9,000	-
American Print Works, . . .	Aug. 1,	975,000	\$972,952	\$412,502	\$560,450	642,327	\$860,442
Anchor Tape and Webbing Company,	1875. Dec. 18,	40,000	- ¹	-	-	-	- ¹
Albion Lead Works,	1876. June 14,	172,100	40,000	10,000	30,000	40,000	-
American Metallic Tubing Company,	May 31,	250,000	-	-	-	1,500	-
American Box Toe Company, .	Sept. 16,	15,000	-	-	-	500	-
Amesbury and Salisbury Gas Company,	Sept. 25,	1,250	None, .	None, .	None, .	3,047	-
Assonet Machine Company, .	June 26, ²	16,400	-	-	-	-	-
American Shoe Shank Company,	Nov. 6,	25,000	25,000	with	real	estate.	21,009
American Wiring Machine Company,	Oct. 17,	25,000	-	-	-	890	-
Askie Manufacturing Company, .	1875. Nov. 3, ³	30,000	-	-	-	-	-
American Tool and Machine Company,	1876. Oct. 11,	100,000	46,330	with real	estate.	73,000	-
American Rattan Company, .	June 21,	None, .	None, .	None, .	None, .	None, .	None, .
Adams Gas Light Company, .	Aug. 9,	17,300	20,000	-	20,000	5,000	-
American Powder Company, .	Nov. 8,	200,000	121,373	with	real	estate.	-
Adriatic Mill,	Oct. 19,	200,000	214,216	with	real	estate.	-
American Sugar Refinery, .	1875. Jan. 1,	25,000	None, .	None, .	None, .	10,000	None, .
Athol Gas Light Company, .	1876. July 31,	40,000	45,500	with	real	estate.	-
American Improved Gas Light Company of Massachusetts, .	July 25,	100,000	None, .	None, .	None, .	300	25
Boston Star Collar Company, .	Jan. 1,	30,000	-	-	-	6,000	-
Burleigh Mining Company, .	Jan. 8,	250,000	221,000	10,000	6,000	15,000	-
Boston Manufacturing Company,	1875. Dec. 20,	800,000	600,000	with	real	estate.	-
Boston Can Company,	1876. Jan. 12,	25,000	3,148	-	3,148	13,050	25,300
Bay State House, Prop'rs of the,	Jan. 21,	86,800	116,300	62,300	64,000	None, .	-

¹ Assets and liabilities in hands of an assignee.
² Deficiency, including capital.

³ Should have been held.
⁴ Balance profit and loss.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$25,000	\$18,000	\$1,000	\$2,000	\$58,000	\$50,000	\$1,965	-	-	\$6,035	\$58,000
172,898	687,554	-	-	2,475,721	975,000	1,367,572	-	\$133,149	-	2,475,721
-	-	-	-	-	-	-	-	-	-	-
72,451	169,168	6,000	-	828,617	172,100	269,560	-	-	-	441,660
88	-	no value.	-	-	250,000	2,078	-	-	-	252,078
9,000	2,000	15,000	100	26,660	15,000	2,667	-	-	8,993	26,660
844	None, .	None, .	None, .	3,891	1,250	273	None, .	None, .	None, .	1,523
-	-	-	-	-	-	4,000	-	-	-	4,000
99	16,910	4,000	-	46,009	25,000	45,628	-	-	-	60,628 ²
842	-	25,000	-	26,732	25,000	850	-	-	-	25,850
-	-	25,000	-	25,000	30,000	-	-	-	-	30,000
6,329	76,828	2,000	1,000	286,487	100,000	10,500	\$155,987	-	-	286,487
None, .	None, .	None, .	None, .	- ⁴	None, .	None, .	-	-	-	None. ⁴
-	500	-	-	-	17,300	2,000	-	-	-	-
107,002	114,786	-	38,946	382,107	200,000	14,335	-	126,076	41,696	382,107
22,316	-	-	122,603 ³	359,135	200,000	159,185	-	-	-	359,135
None, .	None, .	None, .	None, .	-	25,000	None, .	None, .	None, .	None, .	-
367	3,225	-	-	49,312	40,000	7,000	1,100	1,212	-	49,312
None, .	None, .	90,619	9,343 ⁵	100,287	100,000	287	-	-	-	100,287
9,491	4,541	10,000	1,000	30,942	30,000	9,692	-	-	-	39,692
-	-	10,000	4,000	250,000	250,000	-	-	-	-	250,000
228,274	270,245	-	924 ⁷	1,099,443	800,000	278,916	20,526	15,248	5,278 ⁸	1,099,443
14,821	8,048	2,431	-	41,498	25,000	14,432	-	2,066	-	41,498
2,473	None, .	None, .	None, .	118,773	86,800	45,000	-	17,083	None, .	148,883

² Error, should be \$70,628.

⁴ Property all sold to Wakefield Rattan Co.

⁷ Suspense.

⁸ Insurance and guaranty.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Boston Base Ball Association, .	1875. Dec. 1,	\$12,740	\$500	-	\$500	-	-
Bradford Joint Company, . .	1876. Jan. 18,	6,000	-	-	-	\$1,300	-
Bay State Wheel Company, .	Jan. 4,	80,000	22,000	-	-	2,636	\$8,000 ²
Boston City Flour Mills, . .	Jan. 10,	250,000	-	-	-	40,000	-
Boston Co-operative Association,	Jan. 4,	4,000	-	-	-	-	-
Bay State Shoe and Leather Company,	Jan. 12,	400,000	59,822	with real estate.		76,129	
Boston Co-operative Savings Co.,	Jan. 3,	1,215	None, .	None, .	None, .	None, .	
Bay State Gold Mining Company,	Feb. 10,	20,000	20,000	with real estate.			-
Berkeley House Company, . .	Jan. 17,	100,000	390,030	with real estate.		-	
Boston Flax Mills,	Jan. 15,	150,000	60,000	with real estate.		46,563	21,300
Boston and Fairhaven Iron Works,	Feb. 1,	50,000	21,848	with real estate.		32,806	
Bay State Faucet and Valve Company,	Jan. 18,	82,700	-	-	-	-	-
Boston Belting Company, . .	Jan. 26,	500,000	117,370	with real estate.		40,796	-
Boston Dyewood and Chemical Company,	Jan. 20,	140,000	90,000	\$50,000	40,000	30,000	-
Boston Fire Brick and Clay Retort Manufacturing Company, .	Jan. 19,	100,000	100,000	-	-	-	-
Boot and Shoe Improvement Company,	1875. Sept. 8,	300,000	None, .	None, .	None, .	None, .	1,800
Boston Duck Company, . . .	1876. Feb. 9,	350,000	111,455	with real estate.			-
Boston Plano Forte Action Manufacturing Company,	1875. Dec. 6,	5,000	None, .	None, .	None, .	1,500	22
Boston Ice Company,	1876. Feb. 8,	189,000	125,078	-	-	15,000	-
Boston and New York Slate and Tile Company,	Jan. 26,	60,000	1,600	with real estate.		400	-
Burleigh Rock Drill Company, .	Jan. 12,	150,000	-	-	-	70,673	-
Barnard Manufacturing Company,	Jan. 20,	317,976	217,586	with real estate.		344,638	-
Boston Gas Light Company, .	Mar. 6,	2,500,000	1,242,662	-	with Mach'y.	1,939,856	1,001,092
Boston and Maine Granite Company,	1872. Feb. 27,	40,000	26,000	-	-	-	-
Bay State Suspender Company, .	1876. Mar. 15,	100,000	-	-	-	7,111	124,025

¹ Assets brought forward.² Engine.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$3,281	-	-	\$500	\$4,281	\$12,740	\$275	-	\$8,754	\$4,281 ¹	\$18,015
3,490	\$1,880	\$3,040	-	9,690	6,000	3,030	-	-	660	9,690
5,740	14,853	25,000	3,049	81,079	80,000	1,079	-	-	-	81,079
14,565	56,381	-	-	204,966	250,000	125,795	-	-	-	375,795
7,415	3,431	-	1,229	12,075	4,000	6,316	-	1,759	-	12,075
474,052	530,032	-	28,228	1,168,298	400,000	353,297	-	391,954	23,042	1,168,298
571	1,138	-	397	2,106	1,215	873	\$18	-	-	2,106
None, .	None, .	None, .	None, .	20,000	20,000	None, .	None, .	None, .	None, .	20,000
1,325	-	-	19,984	411,339	100,000	318,183	-	-	-	418,183
63,157	128,336	-	-	309,256	150,000	142,113	-	17,143	-	309,256
50,499	21,947	-	-	127,100	50,000	57,961	-	19,139	-	127,100
2,525	2,000	-	-	4,525	82,700	None, .	None, .	None, .	None, .	82,700
668,399	458,044	-	-	1,264,609	500,000	568,435	-	196,174	-	1,264,609
146,000	81,000	-	-	347,000	140,000	138,000	-	69,000	-	347,000
15,000	-	-	-	118,000	100,000	18,000	-	-	-	118,000
None, .	None, .	300,000	-	301,800	300,000	10,051	-	-	-	310,051
134,454	76,438	-	-	382,347	350,000	10,244	9,043	13,060	-	382,347
-	1,000	-	-	2,727	5,000	9,561	-	-	-	14,561
57,156	-	-	89,908	287,144	189,000	30,000	20,000	-	48,144	287,144
2,851	2,963	-	52,590 ³	60,234	60,000	234	-	-	-	60,234
42,814	with Mach'y,	90,000	38,166	242,653	150,000	50,519	-	42,134	-	242,653
65,525	62,980	-	-	691,039	317,976	366,206	-	6,867	-	691,039
-	-	-	-	4,183,610	2,500,000	1,042,000	641,610	-	-	4,183,610
-	-	-	-	-	40,000	None, . ⁴	-	-	-	-
47,251	59,582	17,192	-	131,136	100,000	107,282	-	-	-	207,282

¹ Balance. Capital reduced at this meeting to \$6,000.⁴ Except those secured by mortgage.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Boston Elastic Fabric Company,	1876. Feb. 2,	\$500,000	\$251,679	-	-	\$284,050	\$456,266
Beaver River Mills,	Jan. 4,	16,300	6,108	with real	estate.	12,900	-
Belvidere Woolen Manufacturing Company,	Mar. 7,	200,000	86,675	with real	estate.	52,404	-
Boston Varnish and Paint Company,	Mar. 7,	35,000	-	-	-	433	-
Boston Beer Company,	Feb. 10,	150,000	150,000	with	real	estate.	-
Bay State Brick Company, . . .	Apr. 10,	750,000	368,125	-	-	116,925	369,839
Boston Forge Company,	Apr. 20,	100,000	27,449	-	-	48,415	-
Boston and Sandwich Glass Company,	Mar. 29,	400,000	30,000	with real	estate.	20,000	-
Boston Tow Boat Company, . . .	Apr. 4,	158,000	-	-	-	-	-
Big River Mining Company, . . .	None, .	10,000	None, .	-	-	None, .	None, .
Boston Car Spring Company, . . .	Jan. 12,	85,000	10,000	-	\$10,000	25,000	-
Boston Sugar Refinery,	Apr. 3,	750,000	450,000	with	real	estate.	347,000
Bayley Hat Company,	May 9,	50,000	9,500	-	with real	estate.	-
Boynnton Packing Company, . . .	Apr. 21,	150,000	217,086 ¹	\$125,794	91,292	54,325	-
Brainard Milling Machine Company,	May 2,	35,000	14,524	1,949	12,575	21,433	3,390
Bigelow Carpet Company,	May 17,	1,000,000	737,545	with	real	estate.	1,077,630
Brookline Gas Light Company, . .	Jan. 19,	350,000	350,000	with	real	estate.	-
Boston Lead Company,	Apr. 26,	500,000	551,905	with	real	estate.	-
Boston Rubber Shoe Company, . .	May 10,	500,000	123,128	8,000	115,128	98,697	310,297
Baldwinville Mill Company, . . .	May 2,	12,700	23,500	13,500	10,000	1,500	-
Boston Stereotype Foundry, . . .	May 29,	10,000	-	-	-	7,700	-
Berkshire Woolen Company, . . .	May 13,	100,000	50,000	25,000	25,000	50,000	80,000
Beckwith Lumber Company,	Feb. 16,	33,000	22,233	16,733	5,500	5,500	7,066
Bay State Granite Company, . . .	May 10,	150,000	50,000	-	with Mach'y.	43,140	with Mach'y.
Bemis and Call Hardware and Tool Company,	July 10,	26,400	27,127	with real	estate.	9,000	23,633
Bay State Iron Company,	June 28,	948,000	996,200	with	real	estate.	796,051
Bartlet Steam Mills,	May 31,	350,000	74,906	70,000	4,906	280,000	13,000

¹ Profit and loss.

² Sold out and assets divided.

³ Including \$75,574.18 construction account.

⁴ Correct, if real estate is \$100,000 gross.

⁵ Of which \$208,758.83 debts receivable, of uncertain value, returned at 50 per cent.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$97,097	\$344,169	\$15,000	-	\$991,995	\$500,000	\$323,071	-	\$168,924	-	\$991,995
2,416	2,902	-	\$1,200	25,527	16,800	19,195	-	-	-	35,395
16,522	136,905	-	-	292,506	200,000	-	\$92,506	with reserves.		292,506
640	10,266	-	30,712 ¹	42,051	35,000	7,051	-	-	-	42,051
77,477	60,000	-	8,727	296,204	150,000	68,219	-	37,500	\$40,485	296,204
-	-	-	49,249 ¹	904,188	750,000	154,188	-	-	-	904,188
21,118	23,489	-	456 ¹	120,927	100,000	20,927	-	-	-	120,927
112,135	236,020	-	2,000	400,155	400,000	10	-	145	-	400,155
15,113	-	-	167,525	182,638	158,000	1,128	-	-	23,510	182,638
None, .	-	None, .	None, .	None, ² .	None, .	None, .	-	-	-	None. ²
29,515	31,909	-	-	96,424	35,000	39,987	-	-	21,437	96,424
182,934	159,092	-	5,043	797,069	750,000	154,806	-	107,737 ³	-	797,069 ³
44,442	46,240	-	1,638	112,320	50,000	19,389	42,931	34,875	8,056	112,320
45,914	416	-	86,065 ¹	403,806	150,000	253,806	-	-	-	403,806
823	25,998	-	4,500	70,668	35,000	43,728	-	-	-	78,726
400,903	676,725	-	-	1,815,175	1,000,000	504,118	311,057	with reserves.		1,815,175
15,000	20,000	-	-	385,000	350,000	20,000	15,000	with reserves.		385,000
243,035	164,637	30,000	{ with P. R. }	994,577	500,000	564,674	-	-	-	1,064,674
133,810	164,997	-	87,065 ³	607,697	500,000	None, .	107,697	93,871	13,826	607,697
1,731	-	-	-	26,731	12,700	11,500	-	2,531	-	26,731
5,944	3,510	-	-	17,154	10,000	2,630	4,524	with reserves.		17,154
50,095	86,132	-	-	366,227 ⁶	100,000	389,319	-	-	-	489,319
30,869	4,607	-	-	70,264	33,000	32,640	-	4,624	-	70,264
12,175	4,659	-	-	109,974	150,000	13,905	-	53,931 ⁷	-	109,974 ⁷
11,485	4,195	213	1,421	77,074	26,400	42,957	3,163	-	4,554	77,074
470,951 ⁶	321,100	-	4,000	1,792,251	948,000	646,655	197,596	-	-	1,792,251
58,396	65,814	-	24,249 ⁹	516,365	350,000	157,621	8,744	-	-	516,365

² This amount is *deducted* in certificate, *added* would make a total of \$1,012,543.

⁷ Which *deducted* leaves this total. Added would make a total of \$217,836.

⁹ Of which \$23,944.36 profit and loss.

⁶ Nominal.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Bridgewater Iron Manufacturing Company,	1876. June 26,	\$480,000	\$200,000	-	-	\$75,782	-
Burling Mills,	June 28,	100,000	25,000	-	-	50,000	-
Boston Type Foundry,	July 10,	37,200	170	\$170	-	28,600	-
Bel Air Manufacturing Company,	July 26,	100,000	128,913	with	real	estate.	-
Brockway Pyroxyline Manufacturing Corporation,	July 10,	500,000	None, .	None, .	None, .	-	-
Boston Theatre, Prop'rs of the, .	July 11,	125,000	125,000	with	real	estate.	-
Bristol County Frear Artificial Stone Company,	1875. Jan. 12,	34,200	19,122	-	-	-	-
Boston and Colorado Smelting Company,	1876. May 4,	500,000	69,491	with	real	estate.	-
Boston Music Hall Association, .	June 14,	100,000	200,000	with real	estate.	-	-
Baldwin Company,	Aug. 3,	100,000	89,092	12,000	\$27,092	46,078	-
Bigelow Manufacturing Co., . . .	Feb. 19,	50,000	-	-	-	6,679	\$54,414
Butchers' Slaughtering and Melting Association,	July 17,	156,900	477,262	151,019	326,243	111,687	-
Boston Hydraulic Gold Mining Company,	Aug. 2,	120,000	120,000	with	real	estate,	386
Boston Rolling Mills,	Oct. 13,	160,000	125,000	100,000	25,000	68,885	59,924
Boston and Colorado Gold Mining Company,	Mar. 6, ⁴	5,000	50,000	with	real	estate.	None, .
Bullion Consolidated Mining Co.,	1875. Oct. 19, ⁴	300,000	-	-	-	-	300,000 ²
Boston Needle Company,	1876. Oct. 3,	50,000	-	-	-	6,146	-
Blake Hose Company,	None, .	200,000	None, .	None, .	None, .	None, .	None, .
Boston Beer Co. (2d return), . .	Oct. 12,	150,000	150,000	-	with real	estate.	160,561
Border City Mills,	Apr. 26,	997,500	1,673,630 ³	with	real	estate.	-
Beverly Gas Light Company, . .	July 18,	40,000	10,100	2,500	7,600	11,000	-
Boston Journal of Commerce Publishing Company,	Sept. 20,	20,000	-	-	-	-	-
Boott Cotton Mills,	Nov. 13,	1,200,000	524,360	105,360	419,000	475,640	813,709
Brown Hotel Company,	Oct. 31,	40,000	40,000	20,000	20,000	-	-
Belcher and Taylor Agricultural Tool Company,	Dec. 20,	50,000	7,926	100	7,826	10,958	3,155

¹ Profit and loss. ² Capital omitted. ³ Deduct from real estate and machinery.
⁴ Land and houses, \$238,019.24. Mill building and machinery, \$1,435,610.48.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debt Receivable.	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for De- preciation.	
\$25,723	\$404,773	M. M. &	S. in P.	\$966,228	\$480,000	\$478,230	-	\$12,998	-	\$966,228
52	765	-	\$49,599 ¹	125,416	100,000	25,416	-	-	-	125,416
21,400	54,567	-	78	104,875	37,200	29,197	\$38,478	-	-	104,875
23,654	200,552	-	-	353,119	100,000	254,311	-	-	-	254,311 ²
None, .	-	no value.	-	-	500,000	3,000	-	-	-	-
5,170	-	-	-	130,170	125,000	-	-	5,170	-	130,170
1,582	17,512	-	50	38,266	34,200	-	4,066	-	-	38,266
219,209	421,579	-	-	810,339	500,000	204,515	-	105,824	-	810,339
6,485	-	-	-	206,485	100,000	102,219	-	4,266	-	206,485
-	-	-	-	85,170	100,000	33,200	-	-	-	133,200
6,509	20,000	\$24,000	3,905	61,093	50,000	36,676	-	-	-	86,676
14,334	12,436	40,000	3,726	660,645	156,900	465,703	-	38,042	-	660,645
with O. A.	-	-	{ with R. E. }	120,386	120,000	-	386	-	-	120,386
46,424	19,500	-	-	253,809	160,000	138,926	-	-	-	298,926
None, .	None, .	None, .	None, .	50,000	5,000	8,443	-	-	-	13,443
-	-	-	-	300,000	-	-	-	-	\$5,000	5,000
12,725	2,375	32,251	500	53,997	50,000	8,371	-	4,374 ³	-	53,997
None, .	None, .	None, .	None, .	None, ¹	None, .	None, .	None, .	None, .	None, .	None. ¹
72,003	84,638	-	3,829	310,560	150,000	99,628	70,932	30,060	40,882	310,560
49,447	147,319	-	-	-	997,500	732,220	-	-	-	-
936	415	-	-	22,450	40,000 ⁴	4,171	-	-	-	44,171
17,132	-	-	3,400	20,532	20,000	17,105	-	-	-	37,105
575,906	233,074	-	-	1,813,769	1,200,000	390,520	223,249	52,826	170,423	1,813,769
-	-	-	-	40,000	40,000	-	-	-	-	40,000
40,706	30,490	804	2,840	96,881	50,000	20,978	-	25,903	-	96,881

¹ Should have been held.² Mining rights.³ Loss deducted.⁴ Sold out.⁵ Additional and special stock has been issued to amount of \$10,000.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Concord Granite Company, .	1875. Dec. 27,	\$40,000	\$41,000	with real	estate.	-	-
Chicopee Manufacturing Co., .	Dec. 20,	1,000,000	890,000	with real	estate.	\$390,000	-
Citizens Gas Light Company of Quincy,	1876. Jan. 13,	12,500	18,000	with	real	estate.	-
Charlestown Gas Company, .	Jan. 17,	500,000	500,000	with	real	estate.	\$76,252
Chase Turbine Manufacturing Co.,	Jan. 11,	80,000	8,000	-	-	14,000	40,003
Consolidated Wax Thread Sewing Machine Company,	Jan. 5,	50,000	-	-	-	20,000	-
Christian Register Association, .	Jan. 15,	8,500	-	-	-	250	-
Central Mills Company, . . .	Jan. 18,	150,000	72,350	with real	estate.	66,701	-
Crescent Mills,	Feb. 9,	500,000	406,675 ¹	-	(255,524)	393,421	(185,116)
Chace Mills,	Jan. 26,	499,765	67,220	-	with Mach'y.	833,557	9,396
Cordis Mills,	Feb. 8,	120,000	57,273	with	real	estate.	-
Chelsea Sovereigns Co-operative Association,	Jan. 24,	814	-	-	-	-	397
Cutter and Walker Manufacturing Company,	Feb. 21,	40,000	14,000	13,000	1,000	1,200	-
Cambridgeport Dairy Company, .	Feb. 9,	200,000	24,088	-	-	26,434	-
Citizens Gas Light Company, .	Jan. - ⁵	None, .	None, .	None, .	None, .	None, .	None, .
Cambridge Preserving Company, .	Feb. 24,	25,000	24,000	-	-	-	-
Central Square Wharf Company, .	Mar. 28,	Unk., .	39,000	-	-	-	-
Clark W. Bryan Company, . . .	Feb. 7,	200,000	-	-	-	193,843	2,597
Carver Cotton Gin Company, . .	Feb. 1,	100,000	55,366	15,651	39,715	41,822	-
Clinton Gas Light Company, . .	May 1,	50,000	37,000	with	real	estate.	-
Clinton Wire Cloth Company, . .	May 18,	400,000	304,711	with	real	estate.	-
Crocker Manufacturing Company, .	May 10,	60,000	90,000	with	real	estate.	-
Chester Emery Company,	May 10,	500,000	42,000	with real	estate.	45,500	-
Clark and Chapman Machine Co.,	May 30,	30,000	11,695	-	-	19,153	7,557
Chelsea Oil Company,	Jan. 6,	100,000	50,000	with	real	estate.	-
Chelmsford Foundry Company, . .	Jan. 12,	16,000	-	-	-	8,000	-
Cohannet Mills,	July 18,	100,000	100,000	with	real	estate.	-
Chapman Valve Manufacturing Company,	Feb. 2,	85,500	17,735	-	17,735	27,943	-

¹ Including suspended debt account.⁵ Not held.² Balance, loss and gain.⁶ Profit and loss.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$43,536	-	-	\$18,200	\$102,736	\$40,000	\$44,623	-	-	-	\$84,623
566,373	\$289,401	-	11,317 ¹	1,647,091	1,000,000	459,658	\$25,000	\$162,433	-	1,647,091
2,996	2,027	-	-	23,023	12,500	6,790	-	3,733	-	23,023
51,864	22,438	-	1,960	576,252	500,000	1,382	74,869	55,361	\$19,508	576,252
10,768	6,235	\$1,000	3,397 ²	43,400	30,000	13,400	-	-	-	43,400
2,986	15,794	50,000	200	88,980	50,000	40,000	-	-	-	90,000
5,371	-	-	7,454	13,075	8,500	3,177	-	1,398	-	13,075
22,021	43,884	-	43,686	248,642	150,000	67,946	-	30,696	-	248,642
54,504	124,664	-	5,948	985,211	500,000	589,830	-	-	-	1,089,830
28,265	51,353	-	-	989,813	499,765	472,797	-	17,251	-	989,813
32,997	36,721	-	-	126,891	120,000	2,061	-	4,830	-	126,891
-	654	-	-	1,051	814	55	5	161	16	1,051
15,713	30,975	-	3,425	65,313	40,000	23,462	-	1,857	10,000	75,319
93,936	15,702	-	40,000 ⁴	200,158	198,441	1,717	-	-	-	200,158
None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None.
3,544	-	-	-	27,844	25,000	850	-	1,994	-	27,844
-	-	-	-	39,000	60,000	24,000	-	-	-	84,000
75,167	62,862	-	-	334,469	200,000	104,087	-	30,382	-	334,469
28,650	49,167	2,000	-	177,006	100,000	86,807	-	-	-	186,807
23,513	-	-	-	60,513	50,000	97	-	6,916	3,500	60,513
291,170	60,726	11,000	-	577,607	400,000	129,838	47,769	-	-	577,607
28,619	19,683	-	564	136,866	60,000	58,997	-	17,869	-	136,866
-	2,891	-	-	90,391	500,000	113,500	-	-	-	613,500
9,455	14,099	-	-	62,259	30,000	29,999	-	2,260	-	62,259
28,524	83,923	-	27,252 ³	190,009	100,000	90,009	-	-	-	190,009
23,009	9,000	-	-	40,000	16,000	8,500	-	-	-	24,500
32,432	3,000	-	-	186,432	100,000	21,000	-	15,432	-	186,432
18,651	40,837	20,000	5,382	127,948	85,500	39,100	-	3,348	-	127,948

¹ Real estate, including tenements, \$151,151; buildings, \$255,524.⁴ Good-will, etc.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Cumberland Brown Stone Company,	1876. June 22,	\$20,000	None, .	None, .	None, .	None, .	-
Crosby Steam Gage and Valve Company,	May 9,	80,000	None, .	-	-	\$4,118	-
Crompton Carpet Company,	July 18,	168,500	\$168,661	\$47,891	\$121,270	77,784	\$128,206
Carew Manufacturing Company,	Aug. 8,	35,000	74,101	12,100	62,001	25,350	128,453
Chelsea Gas Light Company,	July 18,	800,000	152,871	-	-	170,429 ²⁰	-
Courier Publishing Company,	July 11,	6,800	None, .	None, .	None, .	None, .	-
Cape Ann Isinglass and Glue Company,	June 30,	80,000	9,000	3,000	6,000	8,000	-
Cary Improvement Company,	Apr. 4,	275,000	242,000	-	-	8,000	-
Carson and Brown Company,	July 19,	150,000	160,000	-	-	50,000	68,832
Cape Ann Anchor Works,	Sept. 11,	25,000	6,000	3,500	2,500	4,000	-
Clement and Hawkes Manufacturing Company,	July 27,	100,000	80,032	with real	estate.	40,096	-
Cambridge Gas Light Company,	July 25,	700,000	895,718	with real	estate.	-	-
Citizens Gas Light Company of South Reading,	Oct. 3,	95,300	8,000	2,000	6,000	87,300	5,376
Co-operative Mutual Homestead Company,	July 5,	4,000	9,000	3,000	6,000	-	4,000
Chicopee Manufacturing Co.,	Dec. 22,	1,000,000	406,763	94,096	812,667	373,237	-
Deep Sea Isinglass Company,	1875. Nov. 11,	88,900	17,012	with real	estate.	7,858	-
Dedham and Hyde Park Gas Company (for 1875),	1876. Jan. 8,	125,000	129,589	with real	estate.	-	3,519
Dudley Hosiery Company,	Jan. 12,	125,000	104,629 ¹	with	real estate.	-	-
Dutcher Temple Company,	Jan. 17,	40,000	17,850	with real	estate.	6,800	-
Diamond Ledge Gold Mining Co.,	Jan. 10,	50,000	1,000	1,000	with Mach'y.	16,000	1,844
Danvers Gas Light Company,	Jan. 10,	20,000	20,000	with	real estate.	-	-
Dover Stamping Company,	Feb. 1,	200,000	105,662	-	-	26,597	-
Dighton Furnace Company,	Feb. 16,	100,000	58,018	-	-	10,235	40,786
Dooley Manufacturing Company,	Feb. 17,	25,000	-	-	-	15,000	2,400
Danvers Bleachery,	Mar. 1,	200,000	65,000	-	-	135,000	122,363
Dighton Manufacturing Co.,	Mar. 1,	18,000	18,000	with	real estate.	None, .	-
Downer Kerosene Oil Company,	May 10,	200,000	165,973	with	real estate.	-	-

¹ Profit and loss.⁴ Including dividend of January, 1877.²⁰ Street mains.⁵ Loss.² Loss to be deducted.⁶ Present value, \$45,000.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
-	None, .	None, .	-	-	\$20,000	\$2,000	-	-	-	-
\$4,768	\$4,787	\$20,000	\$2,499 ¹	\$36,172	80,000	6,172	-	-	-	\$36,172
28,412	72,877	-	27,417	374,652	163,500	211,152	-	-	-	374,652
79,041	58,412	-	-	227,904	35,000	22,637	\$170,267	\$184	\$170,133	227,904
21,206	2,968	-	-	347,473	800,000	18,860	-	28,613	-	847,473
1,800	-	-	-	-	6,800	700	-	-	-	-
11,053	18,650	-	115	46,818	30,000	22,200	-	5,882 ²	-	46,818
90,568	1,200	-	2,161	343,929	275,000	175,822	-	-	-	450,822
-	-	-	6,924	285,776	150,000	135,776	-	-	-	285,776
3,157	23,332	-	-	41,489	25,000	12,911	-	2,828	1,250	41,489
28,644	32,991	M. M. &	S. in P.	173,782	100,000	85,949	-	-	-	185,949
68,797	18,928	-	-	983,443	700,000	11,409	-	272,034	-	983,443
2,376	3,000	-	-	100,676	95,300	617	-	4,759	-	100,676
2,400	-	-	1,600	13,000	4,000	5,000	-	-	4,000 ³	18,000
\$10,798	394,322	-	6,884	1,692,004	1,000,000	489,724 ⁴	82,172	170,108	-	1,692,004
1,892	-	-	36,433 ⁵	63,186	38,900	24,285	-	-	-	63,185
2,396	1,123	-	-	133,107	125,000	4,101	-	4,007	-	133,107
4,127	982	18,909 ⁷	7,666 ⁸	137,263	125,000	12,263	-	-	-	137,263
4,112	9,021	10,000	1,125	50,408	40,000	2,043	-	4,365	4,000	50,408
34	-	-	36,639 ⁹	54,517	50,000	4,517	-	-	-	54,517
3,512	890	-	-	24,372	20,000	484	-	3,888	-	24,372
121,183	114,938	-	-	368,430	200,000	131,798	-	26,632	10,000	368,430
11,364	45,652	-	-	-	100,000	105,422	-	-	-	-
2,449	4,395	5,000	1,500	30,744	25,000	5,239	-	455	-	30,744
with other assets.	with other assets.	with other assets.	with other assets.	322,383	200,000	25,996	-	96,387	-	322,383
None, .	None, .	None, .	None, .	-	18,000	6,450	None, .	None, .	None, .	-
131,743	223,947	-	14,500	536,163	200,000	336,163	-	-	-	536,163

³ Company agrees to convey to certain stockholders certain real estate in 1881.⁷ Of no value.⁸ Deficiency.⁹ Depreciation.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Dorchester Gas Light Company,	1876. Feb. 1,	\$400,000	\$164,700	with real	estate.	\$231,765	-
Davol Mills,	May 1,	270,000	323,750	\$42,150	\$231,600	515,048	\$3,000
Drake Gas Light Company, .	Feb. 3,	150,000	-	-	-	-	-
Douglas Axe Manufacturing Co.,	June 29,	400,000	164,000	with	real	estate.	-
Dwight Manufacturing Company,	July 10,	1,200,000	600,000	with real	estate.	744,719	-
Dresser Manufacturing Company,	July 11,	36,000	4,000	500	3,500	None, .	None, .
Durfee Mills,	Oct. 10,	500,000	-	-	-	1,415,123	-
Dwight Printing Company, . .	Oct. 11,	300,000	432,910	with	real	estate.	-
Dedham and Hyde Park Gas Co.,	Nov. 8,	125,000	129,705	with real	estate.	-	-
Domestic Needle Works, . . .	Nov. 15,	40,000	6,576	800	5,776	21,230	-
East Templeton Co-operative Chair Company,	1875. Dec. 21,	15,000	-	-	-	9,720	-
Easthampton Gas Company, . .	1876. Jan. 19,	25,000	9,000	500	8,500	7,000	-
Easthampton Rubber Thread Co.,	1875. Dec. 22,	150,000	53,000	-	-	52,000	-
Ellis Foundry Company, . . .	1876. Feb. 21,	15,000	-	-	-	-	-
European Globe Nail Company, .	1875. Dec. 27,	500,000	None, .	-	-	None, .	-
Eagle Rubber Company, . . .	1876. Feb. 12,	48,000	None, .	None, .	None, .	16,000	-
E. Stebbins Manufacturing Co., .	Feb. 22,	50,000	26,217	5,000	21,217	9,355	-
East Boston Gas Light Company,	Jan. 26,	220,000	86,704	-	86,704	175,951	-
East Boston Dry Dock Company,	Mar. 6,	100,000 ¹	43,100	37,900	5,200	8,400	21,000 ²
Easton Stone Company, . . .	Feb. 1,	7,000	4,000	-	-	-	-
Eureka Clothes Wringing Ma- chine Company,	Feb. 2,	40,000	-	-	-	1,860	-
Equitable Safe Deposit Company,	1875. Dec. 31,	25,000	None, .	None, .	None, .	None, .	25,000
Eastern Co-operative Association,	1876. Jan. 1,	4,500	-	-	-	-	-
Essex Mill Corporation, . . .	Jan. 28,	6,900	750	-	-	-	-
Essex Steam Mill Company, . .	Apr. 26,	13,100	3,900	900	3,000	4,000	-
Essex Company,	May 30,	500,000	664,012 ³	584,600 ⁴	79,412	None, .	-

¹ Profit and loss.⁶ Dock and railway.² "Amounts to debit of Ins. Int. Expense."⁷ Deficiency.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$19,749	\$17,088	-	-	\$483,300	\$400,000	\$83,300	-	-	-	\$483,300
57,371	177,018	-	-	1,076,187	270,000	756,772	-	\$36,415	\$10,000	1,076,187
-	-	\$150,000	-	-	150,000	-	-	-	-	-
114,718	199,081	-	-	477,749	400,000	54,737	-	23,012	-	477,749
552,082	282,651	-	\$84,078 ¹	2,263,530	1,200,000	1,055,742	-	-	7,788	2,263,530
None, .	None, .	None, .	None, .	4,000	-	None, .	None, .	None, .	None, .	-
334,363	96,270	-	-	1,845,763	500,000	664,085	-	681,678	-	1,845,763
1,575	{ with C. & D. receivable. }	-	63,443	497,928	300,000	197,928	-	-	-	497,928
2,809		-	-	135,366	125,000	2,753	-	7,613	-	135,366
1,425	17,800	6,200	-	53,291	40,000	13,139	-	152	-	53,291
8,010	11,078	-	3,434 ²	32,242	15,000	17,242	-	-	-	32,242
3,114	1,916	-	10,750 ⁴	31,780	25,000	4,286	\$2,494	994	1,500	31,780
62,131	95,594	-	-	262,725	150,000	99,210	13,515	3,515	10,000	262,725
10,162	17,308	-	-	27,470	15,000	12,174	-	-	296	27,470
12,785	423,758	-	3,042	513,585	500,000	13,585	-	-	-	513,585
14,053	18,919	23,000	-	73,972	48,000	19,500	6,472	-	-	73,972
9,313	9,578	5,000	4,427	64,090	50,000	14,090	-	-	-	64,090
19,472	12,369	-	750	295,246	220,000	15,281	-	59,965	-	295,246
5,336	-	-	22,166 ⁷	100,000	100,000	-	-	-	-	100,000
274	-	-	200	4,474	7,000	88	-	-	-	-
80,150	5,196	-	-	87,206	40,000	4,247	42,959	with reserves.		87,206
{ with O.A. }	None, .	None, .	None, .	25,000	25,000	None, .	None, .	None, .	None, .	25,000
1,230	2,015	-	262	7,557	4,500	6,908	-	-	-	11,408
-	-	-	-	-	6,900	-	-	-	-	-
2,519	400	-	-	10,810	13,100	9,418	-	11,709	-	-
605,682	-	-	-	1,069,674	500,000	888	-	372,785	196,001 ⁸	1,069,674

¹ Loss, \$915.

² Street service, pipes and meters.

³ Nominal.

⁴ Including personal property.

⁵ Reserve for water power.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Eagle Cotton Company, . . .	1876. June 20,	\$60,000	\$24,244	-	{ with R. E. }	\$17,229	-
Everett Mills,	June 21,	800,000	367,000	with real	estate.	373,000	\$727,526
Essex Co-operative Boot and Shoe Company,	1875. Dec. 6,	4,000	-	-	-	1,463	-
Ellenville Tanning Company, .	1876. May 31,	270,000	134,860	with	real estate.	-	-
East Liverpool Manufacturing Company,	July -, ¹	5,000	None, .	None, .	None, .	None, .	None, .
East Liverpool Manufacturing Company (for 1875),	1875. July -, ¹	5,000	None, .	None, .	None, .	None, .	None, .
East Abington Crispin Co-operative Association,	Nov. -, ²	-	None, .	None, .	None, .	None, .	None, .
Fall River Workingmen's Co-operative Association,	1876. Jan. 6,	17,026	25,000	-	-	3,935 ³	-
Fitchburg Hotel Company, . . .	Jan. 8,	20,000	41,482	-	-	-	7,993
Fall River Print Works, . . .	Jan. 26,	200,000	152,620	\$116,170	\$36,450	106,000	-
First Worcester Co-operative Grocery and Provision Ass'n, .	Jan. 13,	6,000	-	-	-	-	5,233
Forest River Lead Company, . .	Jan. 26,	100,000	85,161	with	real estate.	110,787	-
Franklin Woolen Manufacturing Company,	Jan. 26,	75,000	75,000	with	real estate.	-	-
Florence Manufacturing Co., . .	Jan. 18,	100,000	86,484	-	-	15,000	-
Fall River Granite Company, . .	Jan. 19,	12,000	9,800	9,500	300	1,579	with Mach'y.
Florence Sewing Machine Co., .	Mar. 1,	500,000	153,500	with real	estate.	62,500	-
Flint Mills,	Feb. 7,	577,611	118,110	- {	with Mach'y. }	777,654	9,485
Franklin Felting Mills, . . .	Feb. 7,	60,000	30,000	with	real estate.	-	-
Fitchburg Machine Company, . .	Feb. 2,	60,000	3,663	None, .	None, .	35,114	40,334
Freeman Manufacturing Co., . .	Jan. 22,	300,000	140,000	with real	estate.	110,000	-
Fall River Merino Company, . .	Feb. 29,	82,000	52,146	6,943	45,203	37,521	30,092
Florence Furniture Company, . .	Apr. 10,	19,800	12,350	700	11,650	4,184	13,735
Fall River Co-operative Building Association,	1875. Dec. 5,	6,000	6,887	737	6,150	-	-
Fitchburg Gas Company, . . .	1876. Apr. 26,	60,000	27,000	15,000	12,000	25,800	-
Fall River Bleachery,	May 25,	250,000	371,015	37,171	333,844	92,390	-
Fitchburg Flour Company, . . .	Jan. 4,	50,000	-	-	-	-	-
Franklin Paper Company, . . .	May 22,	60,000	40,000	10,000	30,000	20,000	40,370

¹ Should have been held. ² "Dividend of 40 per cent. paid." Failed July 1, 1876. ³ Fitted stock.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Proc-ess.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$10,844	\$31,837	-	M. M. & S. in P.	\$84,154	\$60,000	\$24,154	-	-	-	\$84,154
222,613	434,913	-	-	1,467,526	800,000	580,266	\$87,260	-	-	1,467,526
5,963	2,197	-	\$35	9,648	4,000	5,881	-	-	-	9,881
8,350	353,998	-	18,302	515,519	270,000	292,201	-	-	-	562,201
1,615	None, .	None, .	None, .	2,615	5,000	1,675	-	-	-	6,675
2,615	None, .	None, .	None, .	2,615	5,000	1,675	-	-	-	6,675
None, .	None, .	None, .	None, .	None, .	-	-	-	-	-	-
4,024	8,391	-	581	41,930	17,026	13,129	-	\$1,145	\$10,630	41,930
981	-	-	-	50,411	20,000	28,094	-	2,317	-	50,411
2,276	24,904	-	63,683	349,484	200,000	133,071	-	16,413	-	349,484
4,761	-	-	-	9,994	5,000	4,354	-	-	-	9,354
7,497	103,291	Unk., .	-	195,948	100,000	90,952	-	4,996	-	195,948
-	-	-	-	75,000	75,000	-	-	-	-	75,000
67,331	19,110	-	14,067	152,582	100,000	2,582	-	-	50,000	152,582
1,620	-	-	-	13,200 ^a	12,000	515	-	685	-	13,200
213,315	123,835	\$6,000	141,793 ^b	710,942	500,000	210,942	-	-	-	710,942
12,309	76,729	-	-	994,287	577,486	416,677	-	124	-	994,287
5,340	42,725	-	-	73,065	60,000	8,354	-	6,000	3,711	78,065
7,845	27,460	None, .	None, .	114,914	60,000	46,359	None, .	8,555	None, .	114,914
187,532	241,694	-	37,957	717,183	300,000	381,782	-	23,401	12,000	717,183
16,662	16,648	-	2,782	119,759	90,000	29,664	-	95	-	119,759
4,922	8,301	200	302	30,259	19,800	11,609	-	-	-	31,409
-	-	-	-	6,887	6,000	-	-	411	-	6,411
16,642	-	-	-	63,442	60,000	1,519	-	-	-	61,519
14,192	20,513	-	10,450	508,560	250,000	258,560	-	-	-	508,560
11,739	-	-	16,403	23,142	50,000	31,112	-	-	-	81,112
31,279	9,600	-	-	100,870	60,000	14,685	10,000	16,185	-	100,870

^a Error, should be \$12,999.56.^b Of which \$42,046.85 is suspense account, and \$58,498.51 is deficit.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Flax Leather Manufacturing Co.,	1876. June 16,	\$100,000	\$25,000	with real	estate.	\$5,000	-
Fall River Steamboat Company,	Feb. 1,	48,500	-	-	-	-	-
Farr Alpaca Company, . . .	June 24,	250,000	10,000	-	\$10,000	216,772	-
F. A. Whitney Carriage Co., .	July 22,	84,000	77,010	\$42,860	34,150	5,808	\$2,282
Fall River Iron Works Company,	Aug. 1,	960,000	1,556,833	with	real	estate.	-
Flakdale Mills,	July 20,	350,000	670,021	with	real	estate.	-
Fall River Manufactory, . . .	Mar. 14,	150,000	546,320	with ²	real	estate. ³	68,490
Farmington River Water Power Company,	Oct. 11,	51,303	45,600	45,600	-	-	-
Fitchburg Co-operative Assoc'n,	Nov. 6, ⁴	1,380	None, .	None, .	None, .	None, .	None, .
Foreign Sole Sewing Machine Co.,	July 11,	500,000	-	-	-	-	-
Fitchburg Scythe and Tool Company,	Oct. 28,	30,000	-	-	-	-	-
Farren Hotel Company, . . .	June 21,	30,000	42,936	with real	estate.	-	-
Groveland Shoe Company, . . .	1875. Dec. 1,	40,000	9,000	-	9,000	6,000	-
Globe Gas Light Company, . . .	Nov. 1,	200,000	-	-	-	-	-
Gazette Publishing Company, . .	Dec. 19,	24,000	-	-	-	-	-
Granite Railway Company, . . .	1876. Jan. 17,	250,000	250,000	with real	estate.	with real	estate.
Glendale Elastic Fabrics Co., . .	1875. Dec. 21,	100,000	88,000	-	88,000	120,000	-
Giles County Iron Co. (for 1875), .	Jan. 13, ⁴	77,712	77,712	-	-	-	-
Giles County Iron Company, . . .	1876. Jan. 13,	80,597	79,990	-	-	-	-
Graton and Knight Manufacturing Company,	Jan. 15,	100,000	25,000	-	-	12,000	-
Granite Mills,	Jan. 24,	400,000	1,187,424 ⁷	147,407	with Mach'y.	1,040,018	302,854
Glasgow Company,	Jan. 26,	350,000	345,000 ⁹	with	real	estate.	-
Greenfield Tool Company, . . .	Jan. 29,	71,600 ¹²	38,983	with real	estate.	32,062	33,514
Germania Mills,	Jan. 24,	300,000	215,000	50,000	165,000	143,650	224,242
Greenville Manufacturing Co., . .	Feb. 2,	100,000	36,429	-	-	20,000	-
Granite Mining Co. of Colorado,	Feb. 1,	15,200	1,000	-	-	500	-

¹ Sold to Old Colony Steamboat Co. ² And houses, \$87,188.³ And mill buildings, \$459,131.73.⁴ In bankruptcy, all assets in hands of assignees.⁷ Including machinery.¹⁰ Machinery renewed.¹¹ Error, should be \$125,084.62.¹² \$24,000 preferred stock.

of Corporations—Continued.

ASSETS—CON.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$3,385	\$7,130	-	-	\$45,434	\$100,000	\$6,461	\$2,479	-	\$5,244	\$114,184
-	-	-	-	-	-	-	-	-	-	-
25,136	277,487	-	-	529,395	250,000	253,074	26,821	with reserves.	-	529,395
52,399	58,817	\$400	\$2,224	196,920	84,000	87,576	2,611	\$21,000	1,783	196,920
95,737	345,842	-	-	1,998,412	960,000	348,238	690,174	with reserves.	-	1,998,412
14,101	80,916	-	14,744	779,782	350,000	199,212	230,570	with reserves.	-	779,782
14,108	64,382	-	-	614,810	150,000	272,672	-	-	-	422,672
67	-	-	437	-	51,303	1,565	-	-	-	-
None.	None.	None.	None.	None.	1,380	588	-	-	-	1,968
2,015	-	1	-	2,015 ⁶	500,000	23,684	-	-	-	523,684
-	-	-	-	-	-	-	-	-	-	-
4,966	-	-	5,158	53,060	30,000	13,381	9,679	-	-	53,060
39,874	10,320	-	-	64,994	40,000	21,879	-	3,115	-	64,994
3,011	4,257	200,000	-	207,268	200,000	5,513	-	1,755	-	207,268
9,000	3,000	-	-	12,000	24,000	-	-	-	-	24,000
62,551	-	-	-	313,551	250,000	11,111	6,225	46,215	-	313,551
17,845	77,415	-	4,000	307,260	100,000	205,399	1,861	1,861	-	307,260
-	-	-	-	77,712	77,712	-	-	-	-	77,712
897	-	-	-	80,597	80,597	-	-	-	-	80,597
72,749	81,672	-	-	191,421	100,000	87,917	-	3,504	-	191,421
57,330	215,504	-	-	1,490,308	400,000	403,928	-	686,380	-	1,409,308 ⁸
149,822	78,782	-	-	564,404	350,000	124,288 ¹⁰	-	25,000	65,116	564,404
5,296	24,187	-	1,381	104,859	71,600	43,872	-	[10,113 ¹⁴]	-	104,859 ¹¹
67,295	116,874	-	40,078 ¹²	582,892	300,000	282,892	-	-	-	582,892
13,529	45,457	-	12,938	128,383	100,000	22,201	-	182	6,000	128,383
-	-	-	16,263 ¹³	17,763	15,200	2,563	-	-	-	17,763

⁶ Should have been held.
⁷ Error, should be \$1,490,308.07.
¹¹ Profit and loss.

⁸ Sundry assets in Europe and Australia offset by debts.
⁹ Real estate assessed at \$221,450, and machinery at \$116,000.
¹⁴ Loss.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Gardner Co-operative Associat'n,	1874. May 26,	\$1,000	-	-	-	-	\$985
Gold Medal Sewing Machine Co.,	1876. Jan. 19,	250,000	\$32,500	\$14,500	\$18,000	\$20,000	185,600
Globe Publishing Company, .	Mar 6,	200,000	-	-	-	80,000	226,300
Glendon Company,	Mar. 6,	300,000	183,102	100,000	83,102	30,000	175,255
Gibbs Loom-Harness and Reed Company,	Apr. 15,	50,000	19,417	4,500	14,917	13,915	-
Gillespie Governor Company, .	Apr. 19,	50,000	-	-	-	-	-
Gilberton Coal Company, . .	Apr. 3,	500,000	500,000	Leasehold, inc. B.	& Mach.		-
Grover and Baker Sewing Machine Company,	Mar. 29,	150,000	275,000	with real estate.		100,000	330,400 ¹
Globe Nail Company,	Mar. 27,	350,000	100,000	100,000	-	50,000	-
George F. Blake Manufact'ing Co.,	Jan. 10,	500,000	100,000	-	-	81,800	457,900
Gosnold Mills,	Apr. 18,	100,000	79,000	39,000	40,000	51,472	-
Gilbert and Barker Manufacturing Company,	Mar. 22,	28,000	None, .	None, .	None, .	2,453	-
Griswoldville Manufacturing Co.,	May 17,	125,000	50,000	-	-	60,000	98,348
Gardner Sovereigns Co-operative Association,	May 29,	1,800	-	-	-	-	2,230
Great Barrington Gas Light Co.,	Apr. 19,	5,000	-	-	-	4,000	2,230
Glendale Woolen Company, .	Mar. 15,	60,000	26,635	with real estate.		9,600	-
Gloucester Gas Light Company,	June 20,	62,300	82,555	with real estate.			12,803
Gaylord Manufacturing Co., .	July 19,	100,000	50,000	with real estate.		20,981	-
Greenfield Gas Light Company,	July 20,	50,000	44,440	with real estate.		5,893	-
Granite Mills,	Oct. 23,	400,000	1,168,468	147,407	1,021,061	with B'dings.	237,701
George H. Gilbert Manufacturing Company,	Nov. 20,	250,000	180,000	with real estate.			-
Globe Gas Light Company, . .	Nov. 13,	250,000	-	-	-	-	-
Howard Watch and Clock Company (for 1874),	1875. Dec. 29,	120,000	70,000	-	-	50,000	-
Helms Heel Burnishing Machine Company,	Dec. 31,	150,000	-	-	-	-	-
Hampden Whip Company, . .	1876. Jan. 4,	40,000	-	-	-	3,398	-
Hopedale Furnace Company, .	Jan. 17,	20,000	9,000	with real estate.		1,500	-

¹ Loss, \$228,000, included.

² Of which \$13,087.79 is balance profit and loss.

⁴ Of which \$1,491.65 is doubtful.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$554	-	-	-	\$1,941	\$1,000	\$98	-	-	-	\$1,098
-	\$20,000	-	-	257,500	250,000	123,000	-	-	-	373,000
27,181	17,407	-	\$181,721	256,309	200,000	56,309	-	-	-	256,309
70,548	93,856	-	238,860 ¹	616,866	300,000	316,866	-	-	-	616,866
11,339	7,948	\$15,000	568	68,128	50,000	11,197	\$6,981	\$5,423	\$1,508	68,128
7,842	4,969	40,732	15,748 ²	68,802	50,000	18,802	-	-	-	68,802
16,600	2,649	-	-	519,249	500,000	30	-	19,219	-	519,249
with	O. A.	with	O. A.	705,469	150,000	23,594	-	-	-	-
165,445	34,599	200,000	-	550,044	350,000	117,210	-	82,834	-	550,044
-	-	-	320,000	959,769	500,000	395,269	64,500	-	-	959,769
20,293	45,236	-	-	196,001	100,000	85,228	-	10,773	-	196,001
61,083	26,465	-	6,212	96,218	28,000	36,632	-	23,057	8,524	96,218
89,413	22,916	-	16,012	208,346	125,000	85,557	-	-	-	210,557
1,341	-	-	129	8,700	1,800	1,799	-	101	-	3,700
-	-	-	-	6,230	5,000	1,056	-	-	-	6,056
None, .	None, .	None, .	None, .	36,235	60,000	None, .	None, .	None, .	None, .	60,000
with	O. A.	-	with	95,358	62,300	-	-	33,058	-	95,358
25,484	93,267	-	-	189,833	100,000	5,866	-	84,467	-	189,833
2,393	430	-	-	53,066	50,000	1,000	2,066	-	-	53,066
122,633	105,068	-	-	1,406,169	400,000	285,911	-	720,258	-	1,406,169
45,442	172,447	-	-	397,889	250,000	140,074	-	7,815	-	397,889
9,454	18,220	250,000	-	277,676	250,000	6,862	-	20,814	-	277,676
124,500	63,000	-	-	307,500	120,000	122,600	-	64,900	-	307,500
-	-	150,000	-	-	150,000	-	-	-	-	-
38,609	25,491	-	-	66,958	40,000	17,229	80	8,000	1,649	66,958
4,764	5,829	-	-	21,103	20,000	830	-	-	273	21,103

¹ Other floating assets in United States and Europe of unascertained value.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Hopedale Machine Company, .	1876. Jan. 25,	\$120,000	\$30,000	with real	estate.	\$13,000	-
Hampshire Paper Company, .	Jan. 26,	200,000	99,200	with	real	estate.	\$78,195
Hadley Company, . . .	Jan. 25,	600,000	225,432	with real	estate.	362,045	-
Holyoke Warp Company, . .	Jan. 14,	60,000	50,000	-	-	50,000	-
Hamilton Woolen Company, .	Jan. 27,	600,000	800,000	\$37,360 ¹	with Mach'y.	762,640 ²	1,800,719
Harleigh Coal Company, . .	Feb. 9,	100,000	Coal lease.	None, .	-	Nominal.	-
Harvard Manufacturing Co., .	Jan. 25,	40,000	20,000	with real	estate.	with real	estate.
Highland Mills,	Jan. 20,	70,000	22,655	with real	estate.	65,933	-
Hampden Paint and Chemical Co.,	Jan. 1,	36,000	21,863	8,913	\$17,950	25,979	-
Henry Clay Coal Company, .	None, .	60,000 ⁴	None, .	None, .	None, .	None, .	-
Hayden Manufacturing Company,	1876. July 7,	50,000	30,000	10,000	20,000	5,000	-
Hawes Machine Company, . .	1876. Jan. 25,	15,000	400	-	400	12,000	-
Hide and Leather Machine Co., .	Mar. 17,	30,000	None, .	None, .	None, .	None, .	-
Harbor Improvement Company,	Feb. 23,	500,000	-	-	-	25,000	-
Hingham Cordage Company, .	Feb. 7,	75,000	35,000	with real	estate.	40,000	-
Hall Treadle Company, . . .	May 10,	25,000	-	-	-	5,326	-
Hadley Falls Paper Company, .	Feb. -,	50,000	52,000	20,000	32,000	16,424	-
Hiscox File Manufacturing Co., .	Jan. 31,	60,000	23,000	14,500	8,500	42,360	9,674
Hale Patent Washer Company, .	1872. Feb. 6,	100,000	4,000 ¹²	-	-	3,000	-
Hinkley Locomotive Works, .	1876. May 15,	600,000	500,000	-	-	91,941	403,353
Holyoke and Northampton Boom and Lumber Company, . . .	May 11,	50,000	26,000	4,000	22,000	14,000	-
Hamilton Manufacturing Co., .	June 1,	1,200,000	461,900	190,000	271,900	343,656	-
Haverhill Hat Company, . . .	May 10,	50,000	-	-	-	10,638	-
Haskins Engine Company, . . .	June 8,	51,500	None, .	None, .	None, .	None, .	None, .
Haskins Steam Engine Company,	June 8,	35,000	None, .	None, .	None, .	None, .	-
Hayden Manufacturing Company,	July 5,	50,000	30,000	10,000	20,000	5,000	-
Hampden Mills,	June 29,	400,000	Property	all assigned,	S. R. Payson &	Wm. End	

¹ And contracts.
⁶ "As reduced."
¹⁰ Loss.

² Rights in reservoirs.
¹¹ Now worthless.

³ And real estate.
⁷ Nominal, distributed.
¹² Taken by city, and in litigation.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$40,224	\$25,508	\$15,578 ¹	\$1,800	\$128,110	\$120,000	\$6,110	-	-	-	\$126,110
34,280	64,242	-	-	275,917	200,000	25,649	\$50,268	-	-	275,917
53,975	199,039	-	-	880,491	600,000	221,819	-	\$58,672	-	880,491
34,745	14,449	-	-	139,194	60,000	33,946	-	20,248	\$25,000	139,194
654,446	1,146,273	-	-	2,600,719	600,000	969,858	-	746,952	283,909	2,600,719
7,140	16,147	-	-	23,287	100,000	4,616	10,000	-	8,671	23,287 ⁴
-	-	-	-	-	40,000	18,946	-	-	None, .	-
-	43,853	-	-	132,441	70,000	60,037	-	2,404	-	132,441
14,757	36,240	-	-	100,839	36,000	14,041	-	8,975	22,500	81,516
694	None, .	None, .	None, .	694	60,000 ⁷	None, .	-	None, .	None, .	-
5,079	14,725	-	-	54,803	50,000	28,110	-	-	-	78,110
5,075	7,525	-	-	25,000	15,000	8,709	-	1,291	-	25,000
2,113	2,078	30,155	2,952 ⁹	37,298	30,000	7,298	-	-	-	37,298
7,200	-	-	270,000 ⁹	-	500,000	12,000	-	-	-	-
14,970	10,300	-	-	102,170	75,000	14,727	-	12,443	-	102,170
174	with Mach'y.	20,000	-	25,500	25,000	500	-	-	-	25,500
20,027	20,043	-	23,642 ¹⁰	132,136	50,000	82,136	-	-	-	132,136
11,145	19,500	-	-	105,679	60,000	43,281	-	2,498	-	105,679
-	-	90,000 ¹¹	-	-	100,000	36,000	-	-	-	136,000
145,790	144,336	-	118,267	1,000,323	600,000	465,087	-	-	-	1,065,087
-	-	-	-	40,000	50,000	-	-	-	-	-
315,323	898,215	-	40,650 ¹²	2,060,044	1,200,000	812,671	-	-	47,373	2,060,044
21,911	41,889	-	-	73,518	50,000	19,718	-	2,000	1,800	73,518
None, .	None, .	None, .	None, .	None, .	51,500	1,498	-	-	-	52,998
34,390	6,500	-	-	42,880	35,000	34,872	-	-	-	69,872
4,574	13,719	-	-	53,393	50,000	27,362	-	-	-	77,362
and, Jr., to pay the debts.				-	400,000	Creditors have all signed in denture.				-

⁴ Capital omitted from total.
⁸ Of which \$1,742.21 is profit and loss.
¹² Of which \$39,315.29 is profit and loss.

⁵ Mill operated by other parties.
⁹ Boston, Hartford and Erie claim.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Hopeville Manufacturing Co., .	1876. July 20,	\$30,000	\$25,000	\$11,000	\$14,000	\$12,500	-
Howard Watch and Clock Co., .	July 21,	120,000	70,000	-	-	50,000	-
Holyoke Water Power Company,	June 21,	350,000	491,552	350,000	141,552	-	-
Haverhill Gas Light Company, .	July 12,	75,000	40,000	-	-	35,000	-
Holyoke Paper Company, . .	May 18,	300,000	481,253	with	real	estate.	-
Holyoke Machine Company, .	Oct. 18,	150,000	70,000	-	-	40,000	-
Hayden Foundry and Machine Company,	July 26,	23,900	6,000	1,000	5,000	5,000	-
Helms Heel Burnishing Machine Company,	Dec. 18,	150,000	None, .	None, .	None, .	200	-
Ipswich Woolen Mills, . . .	Jan. 18,	75,000	22,803	-	22,803	23,063	\$5,806 ²
Ipswich Mills (for 1875), . .	1875. Oct. 14,	150,000	50,000	with real	estate.	50,000	3,720
India Manufacturing Company, .	1876. Jan. 27,	200,000	93,438	with real	estate.	77,615	-
Indian Orchard Mills, . . .	Feb. 8,	600,000	764,641 ³	with	real	estate.	306,409
Incas Silver Mining Company, .	Mar. 12,	300,000	-	-	-	-	300,000 ⁴
Ipswich Mills,	Nov. 13,	150,000	50,000	-	2,178	50,000	-
J. O. Hoadley Company, . . .	Jan. 18,	100,000	2,000	-	2,000	22,948	-
J. O. Clark Printing Company, .	Jan. 19,	16,000	-	-	-	7,450	-
Jessup and Laffin Paper Co., .	Jan. 12,	154,000	75,000	-	-	50,000	-
Jenkins Manufacturing Corpor'n,	Jan. 22,	100,000	98,174	with	real	estate.	-
Journal Newspaper Company, .	Apr. 3,	100,000	-	-	-	40,000	-
J. B. Parker Machine Company, .	Jan. 24,	45,000	12,307	5,000	7,307	16,892	22,199
Jamaica Pond Ice Company, .	May 9,	42,000	15,000	-	-	-	-
Jamaica Plain Gas Light Co., .	Apr. 29,	195,000	194,451	-	with real	estate.	1,400
John Russell Cutlery Company, .	July 26,	450,000	248,468	with real	estate.	72,019	8,537
Johnson Manufacturing Co., .	Sept. 4,	125,000	125,000	with real	estate.	104,606	-
Kilburn, Lincoln and Company, .	Jan. 19,	80,000	49,305	-	-	13,000	38,751
King Philip Mills,	Jan. 27,	500,000	791,513	-	-	-	-
Kellogg Steam Power Company,	Mar. 2,	42,000	47,760	with real	estate.	3,000	-

¹ Nominal value only. Patents in litigation.³ Of which \$98,292.19 is depreciation on real estate and machinery.² Balance profit and loss.⁴ Good-will.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$12,348	\$5,481	-	-	\$55,329	\$30,000	\$3,435	-	-	-	\$33,435
127,000	55,000	-	-	302,000	120,000	128,000	-	\$54,000	-	302,000
644,993	-	-	\$15,208	1,151,753	350,000	351,818	-	140,225	\$309,710	1,151,753
200	3,600	-	600	79,400	75,000	1,200	-	3,200	-	79,400
119,129	115,442	-	7,750	723,574	300,000	104,271	\$282,862	36,441	-	723,574
46,578	80,961	-	-	237,539	150,000	71,449	-	16,090	-	237,539
-	-	-	-	11,000	25,000	28,000	-	-	-	53,000
2,000	None, .	1 ¹	None, .	-	150,000	None, .	-	-	-	-
-	61,603	-	-	113,365	75,000	38,365	-	-	-	113,365
10,257	144,000	-	2,080	260,057	150,000	68,104	-	41,953	-	260,057
74,337	-	-	-	245,390	200,000	45,390	-	-	-	245,390
with	O. A.	-	-	1,161,050	600,000	469,110	91,940	with re	serves.	116,050
-	-	-	-	300,000	-	-	-	-	5,000	5,000
4,971	148,231	-	2,100	257,480	150,000	71,179	6,000	30,301	-	257,480
40,689	96,632	\$10,000	-	172,268	100,000	71,151	-	1,117	-	172,268
6,076	1,892	-	8,712	24,130	16,000	6,566	1,565	582	983	24,130
12,393	14,960	-	100,712 ²	254,065	154,000	99,633	-	432	-	254,065
3,778	18,921	2,000	-	122,873	100,000	19,564	3,309	-	-	122,873
30,000	-	-	30,000 ³	100,000	100,000	-	-	-	-	100,000
14,967	7,232	-	-	51,398	45,000	6,398	-	-	-	51,398
34,040	-	-	34,220	83,260	42,000	34,500	-	-	6,760	83,260
12,639	-	-	-	209,490	195,000	156	-	14,334	-	209,490
87,461	249,314	None, .	None, .	665,799	450,000	129,297	None, .	86,502	None, .	665,799
138,302	29,668	-	30,186 ⁷	428,258	125,000	246,055	-	-	57,203	428,258
with	O. A.	-	-	101,056	80,000	14,856	-	-	-	-
59,784	193,265	-	17,356	1,061,918	500,000	559,723	-	2,190	-	1,061,918
1,356	None, .	None, .	None, .	52,616	42,000	10,616	-	-	-	52,616

² Probably \$600,000 real estate, and \$164,641.26 buildings and machinery.

⁷ Of which \$9,620.87 is profit and loss.

⁴ Mining rights.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Keith Paper Company, . . .	1876. May 30,	\$235,000	\$301,606	with real	estate.	\$110,416	-
Kinsley Iron and Machine Co., .	July 13,	200,000	162,250	with	real	estate.	-
Kitson Machine Company, . .	Aug. 8,	150,000	47,881	with real	estate.	87,541	-
Lawrence Woollen Company, .	1875. Dec. 30,	150,000	54,668	\$14,668	\$40,000	30,000	-
Lowell Manufacturing Company,	1876. Jan. 5,	2,000,000	715,351	95,817	620,034	632,787	\$1,371,456
Loring and Blake Organ Co., .	Jan. 12,	25,000	-	-	-	1,200	-
Lawrence Lumber Company, .	Jan. 18,	54,000	20,500	20,000	500	-	-
Lamb Knitting Machine Manufacturing Company, . . .	Feb. 1,	100,000	35,000	with real	estate.	25,000	-
Land and Coal Company of Golden (for 1875), . . .	1875. May 11,	58,800	42,182	-	-	10,319	4,453
Lawrence Gas Company, . . .	1876. Feb. 1,	400,000	400,000	with	real	estate.	66,105
Leigh Manufacturing Company, .	Jan. 19,	100,000	None, .	None, .	None, .	90,286	-
Lawrence Flyer and Spindle Works,	Jan. 24,	50,000	41,000	17,540	23,460	5,500	-
Lyman Mills,	Feb. 2,	1,470,000	652,000	-	-	818,000	1,045,472
Lenox Iron Works,	Jan. 10,	22,442	29,839	with real	estate.	-	418
Lowell Hosiery Company, . . .	Feb. 7,	175,000	50,000	-	-	115,000	74,177
Leominster Gas Light Company,	Feb. 8,	30,000	12,000	-	-	39,155	1,552
Lanesville Granite Company, .	Feb. 16,	50,000	35,247	30,247	5,000	6,000	34,584
Lowell Oil Cup Company, . . .	Apr. 8,	35,000	-	-	-	-	-
Lynn Gas Light Company, . . .	Apr. 17,	300,000	188,255	with real	estate.	166,912	-
Lexington Buildings Association,	Apr. 21,	200,000	186,000	None, .	None, .	None, .	None, .
Lagoon Pond Company in Dukes-county,	Apr. 8,	1,200	None, .	None, .	None, .	None, .	None, .
Lynn Mechanics Building Ass'n,	May 3,	20,100	20,000	-	-	-	-
Lawrence Duck Company, . . .	June 10,	300,000	164,763	with real	estate.	149,387	744
Land and Coal Comp'y of Golden,	May 9,	100,000	52,301	52,301	-	10,058	185,223
Lawrence Manufacturing Co., .	June 13,	1,500,000	1,400,000	with	real	estate.	-
Lowell Bleachery,	July 17,	300,000	325,000	with	real	estate.	-
Lovell Woollen Company, . . .	July 1,	30,000	12,500	5,000	7,500	7,500	-
Lowell Machine Shop,	July 10,	600,000	370,000	157,000	213,000	80,000	852,409

¹ Including guaranty and insurance.² Profit and loss.

of Corporations—Continued.

ASSETS—CON.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$78,167	\$101,884	-	\$3,169	\$594,722	\$285,000	\$389,889	-	\$19,888	-	\$594,722
-	61,107	-	-	-	200,000	4,828	-	-	-	-
30,834	30,243	-	-	196,499	150,000	89,508	-	-	-	189,508
64,770	130,601	-	8,105	288,144	150,000	54,005	-	5,846	\$78,293	288,144
264,516	1,074,784	-	1,856	2,719,544	2,000,000	624,117	\$95,427	40,682	54,795 ¹	2,719,544
25,682	13,025	-	-	40,907	25,000	10,095	-	3,750	2,063	40,907
98,028	26,207	-	-	-	54,000	77,535	18,200	-	-	-
43,520	43,137	-	-	146,657	100,000	-	-	46,657	-	146,657
16,270	8,580	\$6,787 ²	191,200 ¹	279,796	250,000	29,796	-	-	-	279,796
31,192	34,916	-	-	466,108	400,000	80,204	35,904	5,904	80,000	466,108
480	68,225	None, .	16,152 ²	175,253	100,000	75,253	-	-	-	175,253
12,864	2,028	250	-	62,442	50,000	10,409	2,033	1,600	373	62,442
234,305	819,967	-	-	2,515,472	1,470,000	913,869	-	131,603	-	2,515,472
4,251	-	-	-	34,008	22,442	11,566	-	-	-	34,008
2,078	72,099	-	-	239,177	175,000	54,445	-	-	9,782	239,177
33	1,471	-	-	54,210	30,000	23,228	-	982	-	54,210
16,389	3,715	-	14,489	75,831	50,000	25,831	-	-	-	75,831
2	2,266	30,500	-	82,768	35,000	1,219	-	-	-	36,219
8,619	8,893	-	-	369,679	300,000	39,500	30,179	with reserves.	-	369,679
14,080	None, .	None, .	None, .	200,000	200,000	None, .	None, .	None, .	None, .	200,000
None, .	None, .	None, .	None, .	-	600	None, .	None, .	None, .	None, .	-
3,309	-	-	13,676 ⁴	36,985	20,100	16,885	-	-	-	36,985
77,930	96,302	-	30,874 ⁴	520,000	300,000	220,000	-	-	-	520,000
10,839	5,416	-	23,068 ⁴	286,925	250,000	36,925	-	-	-	286,925
572,691	568,577	-	-	2,476,268	1,500,000	773,810	148,819	53,639	-	2,476,268
31,255	80,047	-	-	436,402	300,000	110,000	-	26,402	-	436,402
-	-	-	-	20,000	30,000	31,041	-	-	-	61,041
769,546	82,863	-	-	1,302,409	600,000	50,280	652,129	456,129	196,000	1,302,409

¹ Assessments.

⁴ Depreciation.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Lamson and Goodnow Manufacturing Company,	1876. Feb. 1,	\$800,000	\$101,787	with real	estate.	\$83,016	-
Lancaster Mills,	July 3,	800,000	500,000	with	real	estate.	\$4,500
Ludlow Manufacturing Company,	June 20,	200,000	90,000	with	real	estate.	-
Lowell Gas Light Company, .	July 31,	500,000	482,318	with	real	estate.	65,000
Lowell Card Company, . . .	July 19,	40,000	24,653	-	\$24,653	15,045	-
Lowell Wadding and Paper Co.,	May 22,	50,000	45,072	\$35,072	10,000	10,644	-
Mount Tom Co-operative Assoc'n,	Jan. 4,	2,050	-	-	-	-	-
Middlesex Company,	1875. Dec. 29,	750,000	200,000	with	real	estate.	-
Middlesex Co-operative Boot and Shoe Company,	1876. Jan. 6,	10,000	None, .	None, .	None, .	2,159	None, .
Merchants Tobacco Company, .	Jan. 12,	200,000	-	-	-	15,003	-
Millers Falls Company, . . .	Jan. 7,	185,000	65,393	-	-	56,637	11,827
Mason and Hamlin Organ Co., .	Jan. 26,	400,000	192,562	with real	estate.	19,750	-
Marland Manufacturing Co., .	Jan. 15,	100,000	60,000	-	60,000	20,000	-
Massachusetts Cigar Makers Co-operative Association, . . .	Jan. 1,	7,000	-	-	-	-	-
Massachusetts Arms Company, .	Feb. 4,	None, ¹	None, .	None, .	None, .	2,000	7,426
Massachusetts Brick Company, .	Jan. 27,	400,000	322,134	with	real	estate.	-
Millers River Manufacturing Co.,	Jan. 19,	30,000	27,261	12,500	14,761	11,542	-
Munroe Organ Reed Company, .	Jan. 5,	60,000	15,854	9,854	6,000	9,197	-
Magee Furnace Company, . . .	Jan. 18,	200,000	54,624	with real	estate.	22,000	-
Massasoit Paper Manufacturing Company,	Jan. 19,	300,000	284,397	49,691	234,706 ²	{ with B'd'ga. }	{ 11,200 }
Mechanics Mills,	Feb. 3,	750,000	985,454 ³	with	real	estate.	-
Monument Sovereigns Distributing Association,	Jan. 28,	650	-	-	-	-	650
Massachusetts Cotton Mills, .	Jan. 24,	1,800,000	918,000	202,000	716,000	832,000	970,891
Morgan Envelope Company, . .	Feb. 9,	100,000	-	-	-	49,252	-
Manhattan Lime Hurdle Co., .	1875. Oct. 4,	15,000	-	-	-	600	-
Massachusetts Frear Artificial Stone Company,	1876. Feb. 1,	146,025	60,000	-	{ with real estate. }	1,000	-
Murdock Parlor Grate Company,	Feb. 24,	24,000	-	-	-	-	-

¹ Former capital \$70,000, refunded to shareholders.² Including real estate and machinery.³ Including profit and loss.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$164,127	\$268,788	\$23,192	\$3,673	\$586,593	\$300,000	\$286,557	-	\$36	-	\$586,593
716,885	412,340	-	-	1,133,425	800,000	250,000	\$83,425	-	-	1,133,425
57,700	145,459	-	-	323,159	200,000	85,831	19,000	18,828	-	323,159
424	41,711	-	-	589,463	500,000	-	-	89,463	-	589,463
13,091	7,942	-	-	60,641	40,000	17,859	-	2,782	-	60,641
12,416	8,293	-	-	76,825	50,000	63,734	-	-	-	113,734
364	2,565	-	228	3,157	2,050	1,107	-	-	-	3,157
247,602	562,775	-	-	1,010,378	750,000	30,718	203,955	25,705	-	1,010,378
1,193	3,897	None, .	None, .	14,249	10,000	4,241	-	8	-	14,249
124,811	59,910	-	1,251	200,775	200,000	-	775	-	-	200,775
56,854	39,913	23,517	-	254,142	185,000	49,548	-	19,604	-	254,142
229,511	218,907	-	1,156	661,885	400,000	160,485	-	99,070	\$2,330	661,885
1,629	192,635	-	-	274,164	100,000	156,051	-	18,113	-	274,164
9,790	5,595	-	832	16,717	7,000	7,148	-	-	1,803	15,951
926	6,500	-	-	9,426	None, .	-	9,426	with reserves.	-	9,426
22,705	92,698	with Miscellaneous.	232,416 ¹	669,952	400,000	269,952	-	-	-	669,952
3,619	6,335	-	-	48,758	30,000	20,197	-	-	-	50,197
29,766	36,775	53,000	-	96,392	60,000	36,392	-	-	-	96,392
138,119	107,000	34,500	45,607	461,850	200,000	198,794	25,000	-	28,056	461,850
43,508	74,276	-	-	413,181	300,000	14,973	-	98,208	-	413,181
44,752	129,425	-	-	1,159,631	750,000	155,835	-	253,796	-	1,159,631
-	-	-	-	650	650	-	-	-	-	650
193,154	402,737	-	-	2,720,891	1,800,000	768,451	152,440	54,161	98,279	2,720,891
144,148	109,104	-	46,677	349,181	100,000	238,509	-	10,672	-	349,181
4,250	150	10,000	-	15,000	15,000	-	-	-	-	-
318	-	100,000	-	161,318	146,025	37,721	-	-	-	183,746
14,032	18,000	-	-	32,032	24,000	8,032	-	-	-	32,032

¹ Of this \$325,814 is mill site, buildings and machinery; and \$159,640 is other land, tenements and wharf.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Merrimac Chemical Company, .	1876. Jan. 27,	\$90,000	\$105,151	with	real	estate.	-
Mount Hope Planing and Moulding Company,	Feb. 1,	8,000	-	-	\$100	\$5,900	-
Munroe Paper Company,	Jan. 20,	120,000	130,000	with	real	estate.	\$44,910
Mount Tom Thread Co. (for 1874),	1875. Sept. 7,	55,400	20,000	\$5,000	15,000	10,000	-
Mill River Button Company,	1876. Feb. 22,	60,000	52,605	10,000	42,605	16,786	-
Merrick Thread Company,	Jan. 28,	350,000	180,000	-	-	200,000	-
Milford Straw Company,	Jan. 10,	14,000	15,846	-	-	-	-
Merchants Manufacturing Co.,	Jan. 26,	800,000	450,000	- {	with real estate.	{ 881,455	-
Manchester Granite Company,	Jan. 11,	50,000	50,000	-	-	-	-
Mechanics Manufacturing Co.,	Apr. 13,	60,000	65,604	with real	estate.	73,921	-
Mount Washington Glass Works,	Feb. 1,	150,000	57,058	with real	estate.	19,361	171,200
Monument Mills,	Apr. 18,	50,000	68,000	with real	estate.	95,000	-
Mechanics Foundry and Machine Company,	Mar. 6,	52,976	None, .	None, .	None, .	None, .	None, .
Music Hall Assoc'n of Worcester,	May 8,	26,800	70,000 ¹	-	-	-	-
Marlborough Gas Light Co.,	May 9,	50,000	24,100	15,200	8,900	14,000	-
Malden and Melrose Gas Light Company,	Apr. 19,	170,000	180,204	with	real	estate.	1,851
Methuen Company,	Jan. 20,	90,000	330,000	with real	estate.	258,000	361,000
Massachusetts Portable Railroad Company,	Jan. 12,	100,000	300	-	300	200	16,400 ²
Montague Paper Company,	May 30,	290,000	594,558	with	real	estate.	-
Monadnock Steam Mill Company,	Jan. 10,	7,000	6,600	1,000	5,000	2,000	-
Morse Twist Drill and Machine Company,	June 5,	150,000	41,027	38,000	3,027	126,000	170,533
Manufacturers Gas Company,	June 19,	47,500	147,537	with	real	estate.	-
Merchants Woolen Company,	July 6,	700,000	507,730	with	real	estate.	-
Massachusetts Screw Company,	Jan. 31,	60,000	-	-	-	38,233	-
Merrimack Manufacturing Co.,	June 21,	2,500,000	1,300,000	400,000	900,000	700,000	-
Manufacturers Corporate Ass'n,	July 10,	50,000	58,149	with real	estate.	10,050	4,334
Minot Manufacturing Company,	Jan. 19,	80,000	25,000	with real	estate.	8,000	33,233

¹ Balance profit and loss.² Of which \$33,513.08 were mortgages previous to corporation title.³ Error, debts omitted.⁴ 164 shares capital stock.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and debts receivable.	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for De- preciation.	
\$14,805	\$22,917	-	\$50	\$144,928	\$90,000	\$38,828	\$8,055	\$8,545	-	\$144,928
2,163	900	-	-	9,063	8,000	2,887	-	-	-	10,887
24,386	18,544	-	-	174,910	120,000	117,511	-	-	-	237,511
3,248	87,800	-	-	71,148	55,400	15,470	-	278	-	71,148
3,289	66,787	-	4,118 ¹	143,585	60,000	83,585	-	-	-	143,585
24,416	305,716	-	-	720,182	350,000	158,359	-	31,778	\$180,000	720,182
-	-	-	-	15,846	14,000	936	-	-	-	14,000 ²
150,944	61,857	-	157,024	1,701,280	800,000	291,442	-	389,838	220,000	1,701,280
9,047	-	-	6,362	65,409	50,000	14,853	-	556	-	65,409
303	29,859	-	12,949 ¹	192,726	60,000	119,902	12,824 ³	-	-	192,726
69,165	95,096	\$13,065	2,884	247,619	150,000	204,509	-	-	-	354,509
\$6,000	31,000	-	-	290,000	50,000	85,800	-	151,200	3,000	290,000
14,830 ⁴	None, .	None, .	None, .	14,830	17,824 ⁵	None, .	None, .	-	-	17,324
-	-	-	-	70,000	26,800	80,874	-	-	12,826	70,000
2,699	105	-	-	40,904	50,000	2,554	-	-	-	52,554
14,068	-	-	-	196,123	170,000	17,199	-	-	8,924	196,123
149,000	211,000	-	-	949,000	90,000	889,671	-	-	-	979,671
2,991	3,864	1,500	100	25,355	100,000	29,295	-	-	-	129,295
62,978	75,004	32,000	2,986	768,076	290,000	349,155	-	128,921	-	768,076
-	-	-	-	8,000	7,000	6,849	-	-	-	13,849
49,274	119,092	-	2,167	837,560	150,000	72,540	-	-	115,020	837,560
7,577	2,128	-	-	157,542	47,500	99,000	-	11,042	-	157,542
289,172	674,142	-	-	-	700,000	687,768	-	58,275	-	-
12,512	12,346	-	-	63,091	60,000	3,091	-	-	-	63,091
676,800	744,275	-	-	3,221,165	2,500,000	584,106	187,059	[484]	187,543	3,221,165
223	-	-	1,945 ⁶	75,192	50,000	25,192	-	-	-	75,192
1,326	52,587	-	-	124,294 ⁷	80,000	82,194	-	12,100	-	124,294

¹ Balance cash.² Loss and gain.³ Due from stockholders.⁴ Due to stockholders.⁵ Assets, nominal. Deduct \$30,000.

. Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Mount Laffee Coal Company, .	1876. Feb. 26, ¹	\$200,000	None, .	-	-	None, .	-
Merrimac Navigation and Express Company,	Apr. 8,	6,000	\$850	\$450	\$400	\$900	-
Mason Machine Works, . . .	July 18,	800,000	200,000	with real	estate.	200,000	-
Merrimac Hat Company, . . .	July 19,	75,000	20,000	with real	estate.	20,000	-
Massachusetts Compressed and Finished Stave Company, . . .	July 26,	26,000	None, .	None, .	None, .	None, .	None, .
Masconomet Mills,	July 20,	250,000	263,323	with	real	estate.	-
Mutual Gas Light Company of Southbridge,	Apr. 5,	14,750	17,415 ²	with	real	estate.	-
Marshpee Manufacturing Co., .	Sept. 13,	25,000	20,500	20,000	500	-	-
Milford Gas Light Company, .	Oct. 9,	72,100	10,250	6,250	5,000	32,000	\$2,639
Mount Hope Iron Company, . .	Oct. 3,	200,000	40,000	-	-	94,161	-
Mount Tom Thread Company, .	Sept. 5,	55,400	20,000	5,000	15,000	10,000	45,585
Middlesex Paper Company, . .	Apr. 18, ¹	50,000	15,000	with real	estate.	with real	estate.
Montaup Mills,	Oct. 23,	250,000	424,114	with	real	estate.	-
Middlesex Co-operative Boot and Shoe Company,	Nov. 16,	10,000	None, .	None, .	None, .	2,214	1,294
Nahant Steamboat Express Co., .	1875. Dec. 21,	60,000	None, .	None, .	None, .	-	20,000
Nahant Land Company,	Oct. 28,	240,000	240,000	199,500	40,500	None, .	-
North Attlebor'gh Gas Light Co.,	Dec. 6,	45,200	15,500	with real	estate.	15,000	-
North Bridgewater Gas Light Co.,	Dec. 15,	41,700	24,491	2,500	21,991	39,037	with Mach'y.
New England Awl and Needle Company,	Dec. 6,	9,600	-	-	-	9,649	10,493
New Bedford Gas Light Company,	1876. Jan. 10,	225,000	266,240	with	real	estate.	27,000
National Button Company, . . .	1875. Dec. 21,	150,000	60,000	10,000	50,000	15,000	169,273
Natick Protective Union, . . .	1876. Jan. 12,	6,000	-	-	-	-	7,919
Nashawannuck Manufacturing Company,	1875. Dec. 21,	300,000	149,388	92,375	57,013	78,771	-
Nine Mile Pond Fishing Co., . .	Dec. 20,	1,000	1,000	900	100	-	-
National Needle Company, . . .	1876. Jan. 12,	88,000	53,607	-	53,607	31,203	-
New England Hod Elevating Co.,	Jan. 5,	150,000	-	-	-	120,000 ³	-

¹ Should have been held. ² Of which \$116,017.11 profit and loss. ³ Profit and loss.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$9,268	None, .	None, .	None, .	\$9,268	\$200,000	\$75,161	-	-	-	\$275,161
230	-	-	\$3,350	5,320	6,000	2,500	-	-	-	8,500
139,994	\$247,379	-	200,202 ^a	987,575	800,000	187,575	-	-	-	987,575
41,741	45,301	-	-	127,042	75,000	46,400	-	\$5,642	-	127,042
None, .	None, .	None, .	None, .	-	26,000	None, .	None, .	None, .	None, .	26,000
444	13,033	-	-	276,805	250,000	100,916	-	-	-	350,916
1,323	-	-	957	19,694	14,750	800	\$499	1,287	\$2,358	19,694
239	-	-	-	20,780	25,000	None, .	-	-	-	-
-	6,022	-	-	51,161	72,100	10,500	-	-	-	82,600
17,693	72,067	-	18,958	242,269	200,000	24,744	-	17,525	-	242,269
6,536	33,759	-	-	75,585	55,400	18,852	-	1,833	-	75,585
-	-	-	-	-	50,000	21,000	-	-	-	-
12,906	46,642	-	-	483,661	250,000	296,038	-	-	-	546,038
12,393	2,847	None, .	526	20,474	10,000	8,626	184	756	908	20,474
2,700	None, .	None, .	37,300 ^a	60,000	60,000	-	-	-	-	60,000
3,184	None, .	None, .	None, .	243,184	240,000	-	-	3,184	-	243,184
2,960	-	-	-	33,450	45,200	25,100	-	-	-	70,300
3,394	6,844	-	-	73,667	41,700	29,164	-	2,803	-	73,667
2,146	6,702	\$1,650	-	20,148	9,600	7,596	-	-	2,952	20,148
1,312	26,233	-	-	293,840	225,000	20,470	48,370	15,262	33,108	293,840
32,337	115,936	-	28,500	272,773	150,000	78,941	43,832	13,832	30,000	272,773
1,800	6,119	-	-	7,919	6,000	-	1,800	-	119	7,919
713,114	264,061	3,987	3,975	713,296	300,000	343,863	-	18,933	50,500	713,296
-	-	-	-	1,000	1,000	-	-	-	-	1,000
9,512	23,561	12,181	1,786	137,151	88,000	41,257	-	7,894	-	137,151
-	-	30,000	-	150,000	150,000	-	-	-	-	-

^a Of which \$10,376.97 buildings and machinery.

^b Returned \$12,000, but intended for \$120,000.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
National Alarm Company, . . .	1876. Jan. 12,	\$250,000	-	-	-	-	-
New Bedford Copper Company,	Feb. 7,	250,000	\$50,000	-	-	\$50,000	-
Narragansett Mills, . . .	Jan. 26,	400,000	79,662	\$31,260	\$48,412	250,043	\$267,838
Nantucket Gas Light Company, .	Feb. 9,	36,000	2,500	500	2,000	4,000	-
Naumkeag Steam Cotton Co., .	Jan. 19,	1,500,000	1,500,000	-	-	-	-
New England Felt Roofing Co., .	Jan. 27,	60,000	11,019	6,000	5,019	1,000	65,038
National Manufacturing Co., .	Jan. 19,	50,000	-	-	-	20,310	7,779
Nonotuck Silk Company, . . .	Jan. 25,	120,000	64,687	with	real	estate.	-
New Bedford Ice Company, . .	Feb. 14,	20,000	17,163	-	-	-	4,239
New England Corrugated Packing Manufacturing Company, .	Feb. 23,	15,000	-	-	-	600	-
New England Slate and Tile Co.,	Jan. 26,	150,000	3,000	-	{ with R. E. }	700	-
Nantucket and Cape Cod Steamboat Company,	Feb. 15,	71,700	-	-	-	-	77,000
New England Glass Company, .	Mar. 1,	500,000	107,548	-	-	2,000	-
Norton Steam Power Company, .	Feb. 29,	30,000	8,100	100	8,000	2,000	-
Novelty Steam Heating Company,	Feb. 1,	30,000	-	-	-	1,076	5,703
New Bedford and New York Steamship Company, . . .	Mar. 20,	349,100	-	-	-	-	-
Newburyport Gas Company, .	Jan. 12,	80,000	33,928	-	with real	estate.	-
New Bedford, Vineyard and Nantucket Steamboat Company, .	Mar. 29,	70,000	-	-	333	-	113,756
New England Fire Extinguisher Company,	Mar. 20,	50,000	-	-	-	-	-
New Bedford Tool Company, .	Apr. 5,	15,700	-	-	-	-	-
New England Brick Company, .	1878. Dec. 1,	70,000	20,000	-	{ with Mach'y. }	1,000	-
New Bedford Cordage Company,	1876. Mar. 6,	75,000	25,000	with real	estate.	50,000	410,586
New Bedford Flour Company, .	Apr. 11,	150,000	30,609	-	{ with R. E. }	46,549	15,211
New England Type Foundry Company,	May 9,	30,000	-	-	-	5,000	6,003
Northampton Indelible Pencil Co.,	Feb. 7, ¹	20,000	5,000	with	real	estate.	800
New York and Boston Despatch Express Company,	May 1,	100,000	-	-	-	-	100,000

¹ Of which \$133,807 is "balance," and \$1 error. Capital reduced to \$6,000 at annual meeting.² Of which \$158,549 is balance profit and loss.³ Depreciation on stock.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$640	\$3,322	Nominal.	-	\$3,862	\$250,000	\$2,730	-	-	-	\$252,730
55,170	150,885	-	\$14,152	320,207	250,000	42,622	\$27,585	\$15,601	\$11,984	320,207
29,790	91,723	-	-	728,056	400,000	320,759	-	7,297	-	728,056
508	650	-	-	7,658	36,000	1,000	-	-	-	37,000
530,153	286,767	-	105,335	2,451,260	1,500,000	732,617	-	218,643	-	2,451,260
41,301	20,672	-	3,210	77,102	60,000	16,490	-	612	-	77,102
45,755	35,546	-	-	109,390	50,000	19,144	-	40,246	-	109,390
547,977	167,170	-	-	739,834	120,000	479,152	-	140,682	-	739,834
4,371	-	-	-	25,773	20,000	5,757	-	16	-	25,773
-	50	no value.	13,500	-	15,000	3,000	-	-	-	-
4,197	6,117	-	136,062 ¹	150,075	150,000	75	-	-	-	150,075
-	-	-	1,000	78,000	71,700	33,163	-	-	-	104,863
127,784	196,115	-	95,559 ²	531,006	500,000	520	30,486	{ guaran and ins	ty fund urance. }	531,006
900	-	-	-	11,000	30,000	9,000	-	-	-	39,000
4,885	4,057	\$25,000	275	41,011	30,000	10,240	-	-	771	41,011
14,331	-	-	606,763 ³	623,294	349,100	274,194	-	-	-	623,294
5,277	6,243	-	2,530	97,978	80,000	5,543	-	-	12,435	97,978
11,663	-	-	-	130,754	70,000	13,108	47,646	with reserves.		130,754
-	8,471	30,700	18,077	58,268	50,000	8,268	-	-	-	58,268
4,160	-	-	16,180	20,340	15,700	3,840	-	800	-	20,340
18,767	-	-	-	39,747	70,000	14,085	-	-	-	84,085
with other assets.		-	-	485,586	75,000	100,971	-	309,615	-	485,586
34,271	96,034	-	-	222,674	150,000	125,236	-	-	-	276,236
-	2,451	125	24,760 ⁴	39,029	30,000	9,029	-	-	-	39,*29
-	with	other	assets.	5,800	20,000	-	-	-	-	-
1,920	-	-	-	102,920	100,000	11,431	-	-	-	111,431

¹ Of which \$93,397 is profit and loss, \$962 is suspense account, and \$1,200 insurance account.

² Should have been held.

* (0) left out.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
North Attleborough Union Building Association,	1876. Mar. 13,	\$23,250	\$55,538	\$4,000	\$51,538	-	\$9,000
New Braintree Cheese Manufacturing Company,	Feb. 28,	3,600	4,600	600	4,000	\$2,000	-
Northampton Gas Light Co., .	May 31,	50,000	30,350	-	-	-	29,56 ¹
New York Watch Company, .	May 8,	145,600	44,725	-	-	112,578	-
Newton Chemical Company, .	June 14,	80,000	11,885	-	-	-	-
New Marlborough Cheese Manufacturing Company,	Feb. 7,	4,000	1,500	800	1,200	500	-
Natick Gas Light Company, .	Feb. 8,	20,000	30,095	with	real	estate.	-
New England Steam Car Co., .	Feb. 1,	200,000	-	-	-	-	-
Newton and Watertown Gas Light Company,	Feb. 9,	200,000	18,328	with real	estate.	230,250	-
North Adams Gas Light Co., .	Apr. 8,	50,000	91,792	with	real	estate.	-
Nelson Mills,	July 11,	36,000	36,000	8,000	28,000	-	-
New England Box Company, . .	Aug. 2,	22,000	4,439	185	4,254	13,944	-
New England Toy Company, .	May 2,	15,000	-	-	-	1,000	-
Neponset Cotton Factory, . .	Aug. 7,	130,600	704	-	-	32,650	563
Northampton Cutlery Company,	July 26,	100,000	75,328	-	-	36,778	-
National Tube Works Company,	May 18,	1,000,000	250,000	with real	estate.	550,000	-
New England Lithographic Company,	Apr. 16,	50,000	-	-	-	-	-
Nabnasset Manufacturing Company,	July 26,	40,000	None, .	None, .	None, .	None, .	None, .
National Cigar Makers Co-operative Association,	May 1,	2,100	-	-	-	-	-
Nantucket Surf Side Company, .	May 1,	200,000	1,500	-	-	-	-
Nahant Steamboat Express Company,	Oct. 10,	60,000	None, .	None, .	None, .	None, .	18,000 ²
North Andover Mills,	Oct. 18,	100,000	-	-	-	-	-
North Brookfield Co-operative Association,	Jan. 11,	1,000	-	-	-	-	-
New England Dredging Co., .	June 29,	42,000	-	-	-	35,000	-
Northern New England Hay and Grain Carrier Company, . .	Sept. 26,	1,200	-	-	-	-	-
National Button Company, . .	Dec. 19,	150,000	60,000	10,000	50,000	15,000	187,220

¹ Of which \$148,877.42 is profit and loss account.² Steamboat.³ Depreciation.⁴ Profit and loss.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$2,967	-	-	\$6,913	\$64,538	\$23,250	\$41,200	-	\$88	-	\$64,538
900	\$160	-	-	7,750	3,800	5,445	-	-	-	9,245
9,336	4,251	-	16,000	59,937	50,000	118	-	9,819	-	59,937
73,427	122,632	-	150,525 ¹	508,888	145,600	363,288	-	-	-	508,888
1,757	-	-	-	13,642	-	-	-	13,642	-	13,642
-	-	-	2,000 ²	4,000	4,000	-	-	-	-	4,000
953	1,515	-	-	32,563	20,000	12,022	-	541	-	32,563
-	-	\$200,000	-	200,000	200,000	-	-	-	-	200,000
24,541	-	-	11,400	288,519	200,000	75,174	-	13,345	-	288,519
11,760	4,107	-	-	107,659	50,000	21,999	\$11,666	5,313	\$18,681	107,659
-	-	-	-	36,000	36,000	-	-	-	-	36,000
408	4,000	6,000	-	28,788	22,000	6,880	-	409	-	28,788
4,997	22,655	-	2,929 ³	31,571	15,000	16,571	-	-	-	31,571
-	-	-	-	33,917	130,600	53,813	-	-	-	184,413
23,704	52,415	-	3,767	191,992	100,000	116,156	-	-	-	216,156
36,306	437,002	20,000	-	1,653,208	1,000,000	595,861	-	-	57,347	1,653,208
663	-	-	-	-	5,000 ⁴	663	-	-	-	-
None, .	None, .	None, .	None, .	None, .	-	-	-	-	-	-
2,501	2,420	-	237	5,158	2,100	2,772	-	286	-	5,158
150	-	-	-	-	200,000	-	-	-	-	-
4,800	None, .	None, .	33,000 ⁵	60,000	60,000	None, .	None, .	-	-	60,000
29,742	83,967	-	25	113,134	100,000	63,134	-	-	-	113,134 ⁷
214	1,324	-	96	1,634	1,000	669	-	-	-	1,669
22,000	-	-	4,000	61,000 ⁶	42,000	12,000	-	3,000	4,000	61,000
1,800	1,200	-	75	9,275	1,200	1,269	-	-	6,806	9,275
52,801	106,019	-	28,500	262,320	150,000	74,983	37,337	7,337	30,000	262,320

³ Balance profit and loss.

⁴ Error, should be \$50,000.

⁷ Apparent error, should be \$163,134.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
O'Neill Mining and Smelting Co., ¹	1875. Dec. 1,	\$10,000	None, .	None, .	None, .	None, .	None, .
Old Colony Co-operative Association,	1876. Jan. 10,	1,320	\$932	-	\$932	-	-
Oliver Ames and Sons Corpora'n,	Feb. 12,	400,000	400,000	with	real	estate.	-
Otis Company,	Feb. 8,	800,000	792,832	with	real	estate.	-
Otter River Company,	Jan. 18,	20,000	11,000	-	-	\$15,000	-
Oleomargarine Company of Massachusetts,	Mar. 18,	50,000	-	-	-	8,000	-
Owen Paper Company,	June 5,	60,000	60,000	with	real	estate.	-
Old Colony Iron Company,	May 24,	260,000	110,000	with	real	estate.	\$379,028
Old Colony Steamboat Company,	June 27,	900,000	17,000	\$8,000	9,000	15,000	1,519,430
Odd Fellows Hall Association of Needham,	July 25,	10,000	21,000	2,000	19,000	-	-
Osborn Mills,	Apr. 25,	500,000	752,668	with	real	estate.	-
Oriental Coal Oil Company,	July 29,	30,000	46,595	46,595	with Mach'y.	36,028	-
Ocean Mills,	Dec. 4,	300,000	100,000	-	-	202,751	-
Peabody Mills,	1875. Dec. 15,	300,000	112,600	12,600	100,000	212,643	-
Phenix Cigar Co-operative Association,	1876. Jan. 1,	2,500	-	-	-	-	8,772
Phœnix Hall Association,	Jan. 15,	10,000	10,000	None, .	None, .	None, .	None, .
Pemigewasset and Saco Land and Lumber Company,	1875. Sept. 6, ²	21,600	17,000	17,500	-	4,600	-
Plymouth Batting Company,	1876. Jan. 10,	20,000	6,217	4,000	2,217	5,770	-
Parsons Paper Company,	Jan. 26,	60,000	303,144 ⁴	with real	estate.	60,000	-
Pearson Cordage Company,	Feb. 7,	90,000	97,232	with	real	estate.	-
Paul Whitin Manufacturing Company,	Jan. 20,	200,000	86,500	27,000	59,500	90,500	-
Porter Britannia and Plate Company,	Feb. 2,	50,000	15,527	-	15,527	6,936	-
Pioneer Co-operative Building Society,	Jan. 24,	5,890	5,455	955	4,500	-	-
Plymouth Iron Foundry,	Feb. 14,	75,000	38,000	-	-	12,000	107,908
Pacific Guano Company,	1875. Aug. 18,	1,000,000	274,958	-	-	119,693	-

¹ Has taken legal steps for dissolution.⁴ \$160,000 manufacturing, \$143,144.20 other real estate than manufacturing.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None.
\$216	\$2,778	-	\$50	\$3,976	\$1,320	\$2,187	-	\$422	\$47	\$3,976
12,087	-	-	-	412,037	400,000	None, .	-	-	-	400,000
332,407	222,367	-	-	1,347,606	800,000	429,719	\$76,511	41,376	-	1,347,606
1,603	25,077	-	-	52,680	20,000	23,839	-	8,841	-	52,680
217	356	Nominal.	-	-	50,000	7,674	-	-	-	-
101,882	150,000	-	-	311,882	60,000	99,172	-	102,710	50,000	311,882
189,347	181,463	-	8,818	489,628	260,000	100,166	-	129,463	-	489,628
17,079	28,477	-	46,242	1,643,228	900,000	608,891	-	134,387	-	1,643,228
-	-	-	-	21,000	10,000	8,000	-	-	-	18,000
26,678	121,816	-	2,119	903,276	500,000	318,108	85,168	-	-	903,276
90,825	10,712	-	26,459	140,619	30,000	36,560	-	57,534	16,526	140,619
64,515	51,977	\$2,257	103,743 ^a	585,243	300,000	265,452	19,791	-	-	585,243
23,163	126,234	-	100,140	574,779	300,000	274,779	-	-	-	574,779
4,772	4,000	-	-	8,772	3,500	4,113	-	1,159	-	8,772
None, .	None, .	None, .	None, .	-	10,000	None, .	None, .	None, .	None, .	-
-	-	-	-	21,600	21,600	350	-	-	-	21,950
3,814	7,436	-	-	23,237	20,000	2,050	-	-	1,187	23,237
173,308	140,366	-	-	676,818	60,000	7,451	484,574	60,000 ^b	64,793	676,818
129,436	87,924	-	2,223	316,815	90,000	204,944	-	21,871	-	316,815
22,066	120,049	-	-	319,135	200,000	110,846	-	-	-	310,846
48,624	69,166	-	5,000	145,253	50,000	132,584	-	-	-	182,584
182	-	-	-	5,587	6,000	-	-	427	-	6,427
48,921	39,887	-	19,000	157,808	75,000	72,000	-	10,808	-	157,808
462,767	585,262	-	19,329	1,462,009	1,000,000	149,921	-	312,088	-	1,462,009

^a Profit and loss.^b Dividend.^c Should have been held.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Pittsford Marble Quarry Co.,	1876. Feb. 17,	\$50,000	\$20,000	-	-	\$10,000	\$20,000
Phoenix Cotton Manufac'ing Co.,	Feb. 29,	100,000	50,000	\$10,000	\$40,000	60,000	7,513
Pigeon Hill Granite Company,	Feb. 1,	30,000	31,140	24,400	6,740	4,300	-
Pocasset Manufacturing Co.,	Apr. 24,	Unk.	530,973	530,973	-	244,266	-
Plummer Granite Company,	Apr. 4,	60,000	11,500	10,500	1,000	1,000	-
Pigeon Cove Granite Company,	Feb. 28,	50,000	43,000	40,000	3,000	10,550	-
Presbrey Stove Lining Company,	May 10,	56,000	51,200	1,200	50,000	11,294	-
Pittsfield Coal Gas Company,	Apr. 25,	62,500	62,500	-	with real estate.		21,985
Plymouth Mills,	May 6,	46,000	20,000	-	20,000	13,700	10,345
Pequaig Hosiery Company, . . .	Jan. 18,	15,000	75	-	75	14,706	-
Plymouth Woollen and Cotton Factory,	June 1,	50,000	30,000	with	real estate.		963
Peet Valve Company,	May 31,	150,000	45,000	-	-	20,917	-
Phoenix Manufacturing Corp'n, .	June 26,	30,000	15,000	-	-	5,000	-
Putnam Machine Company, . . .	Apr. 12,	160,000	165,000	-	165,000	108,688	-
Parker Mills,	June 26,	200,000	100,000	-	-	4,155	-
Potomaca Mills Corporation, . .	June 29,	600,000	557,000	with real estate.		555,304	
Peet Molding Machine Company,	1875. Nov. 3,	75,000	-	-	-	8,791	120
Pacific Mills,	1876. July 12,	2,500,000	1,450,000	with	real estate.		-
Pemberton Company,	July 25,	450,000	462,081	with	real estate.		-
Pine Dale Woollen Company, . .	Apr. 5,	30,000	None, .	None, .	None, .	None, .	None. .
Plymouth Cordage Company, . .	Sept. 12,	200,000	165,612	{ with } { R. E. }	-	147,378	-
Payson and Cutler Manufacturing Company,	July 11,	50,000	17,340	8,540	8,800	10,000	2,124
Plymouth Gas Light Company, . .	Oct. 14,	40,000	3,600	with real estate.		with O. A.	25,711
Plymouth Gas Light Company (for 1875),	1875. Oct. 9,	40,000	3,600	with real estate.		with O. A.	25,794
Plymouth Gas Light Company (for 1873),	1874. Oct. 10,	40,000	3,600	with real estate.		with O. A.	25,493
Page Paper Company,	1876. Oct. 12,	40,000	25,000	-	-	31,500	-
Pacific Guano Company,	Aug. 16,	1,000,000	173,275	with real estate.		152,839	-
People's Ice Company,	Dec. 4,	50,000	27,269	-	27,269	-	13,157

¹ Profit and loss.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Proo- ces.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for De- preciation.	
\$5,500	-	-	-	-	\$50,000	\$34,461	-	-	-	-
2,558	\$4,955	-	-	\$117,513	100,000	74,684	-	-	-	-
7,999	-	-	\$34,145	77,484	30,000	30,528	\$10,000	\$6,956	-	\$77,484
27,132	150,711	-	90,440	1,043,522	800,000	115,577	-	127,945	-	1,043,522
3,000	-	-	-	15,500	60,000	None, .	-	-	-	60,000
119,131	2,451	-	19,677	193,809	50,000	176,119	-	-	-	226,119
9,149	24,916	-	3,460	100,018	56,000	44,804	-	-	-	100,804
19,965	2,000	-	-	84,485	62,500	300	-	21,685	-	84,485
20,502	17,436	-	-	81,986	46,000	None, .	-	35,986	-	81,986
3,012	7,572	-	467	26,133	15,000	29,901	-	-	-	44,901
7,927	25,045	None, .	9,465	73,400	50,000	23,400	None, .	-	-	73,400
18,315	46,970	-	-	131,132	150,000	127,819	-	-	-	277,819
10,341	25,646	-	-	55,987	30,000	27,265	-	-	-	57,265
85,424	206,119	-	924	578,164	160,000	16,141	-	402,024	-	578,164
249,618	77,181	-	-	430,954	200,000	183,762	-	47,192	-	430,954
41,614	66,542	-	-	1,220,760	600,000	614,350	-	6,410	-	1,220,760
-	-	Unk.	-	-	75,000	8,844	-	-	-	-
1,522,933	3,163,642	-	20,000	6,186,575	2,500,000	2,435,102	1,251,473	-	-	6,186,575
124,201	455,841	-	-	1,042,223	450,000	164,850	427,878	with re serves.	-	1,042,223
None, .	None, .	None, .	None, .	None, .	30,000	10,000	-	-	-	40,000
330,535	140,462	None, .	-	784,007	210,000	182,175	401,832	with re serves.	-	784,007
15,210	12,933	-	520	58,157	50,000	3,619	-	4,538	-	58,157
with other assets.	-	-	-	29,311	40,000	2,706	-	-	-	42,706
with other assets.	-	-	-	30,890	40,000	4,522	-	-	-	44,522
with other assets.	-	-	-	30,093	40,000	5,224	-	-	-	45,224
-	-	-	15,046	71,546	40,000	32,765	-	-	-	72,765
704,988	544,961	-	4,610	1,580,573	1,000,000	195,227	-	105,846	\$280,000	1,580,573
11,747	125	-	-	52,298	50,000	1,906	-	392	-	52,298

Profit and loss is debtor \$6,852.62.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Richardson Manufacturing Co., .	1876. Jan. 5,	\$100,000	-	-	\$1,000	\$11,950	-
Raddin Elastic Car Wheel Co., .	Jan. 18,	25,000	-	-	-	-	-
Roaring Brook Coal Company, .	1874. Jan. 22,	200,000	-	-	-	-	\$200,000 ¹
Robinson Iron Company, . . .	1876. Feb. 3,	100,000	\$40,835	-	-	41,124	-
Real Estate and Building Co., .	Jan. 10,	200,100	86,712	None, .	None, .	None, .	-
Riverside Paper Company, . . .	Jan. 24,	150,000	178,284	with	real	estate.	-
Roxbury Gas Light Company, .	Feb. 7,	600,000	700,000	with	real	estate.	-
Rice and Griffin Manufacturing Company,	Feb. 5,	46,400	9,822	\$9,347	475	7,982	-
Reversible Collar Company, . .	Jan. 18,	500,000	46,000	with real	estate.	36,000	-
Revere Copper Company, . . .	Jan. 3,	300,000	75,000	with	real	estate.	-
Revere House, Proprietors of the,	Mar. 14,	160,000	350,000	200,000	150,000	-	25,245
Rollstone Machine Works, . . .	Feb. 15,	24,000	650	-	650	15,978	-
Roxbury Central Wharf, Proprietors of the,	May 1,	15,200	177,600	-	-	-	-
Reading Lyceum Hall Assoc'n, .	May 1,	13,480	20,000	-	-	-	-
Riverside Manufacturing Co., .	Feb. 28,	14,545	14,545	-	-	-	-
Russell Mills,	May 3,	125,000	125,000	with	real	estate.	-
Rodney Hunt Machine Company,	Jan. 12,	75,000	12,000	with real	estate.	16,275	3,025
Russell Paper Company, . . .	May 6,	100,000	70,000	15,000	55,000	40,000	-
Rogers Upright Piano Company,	May 9,	50,000	-	-	-	285	15,540
Robeson Mills,	Feb. 7,	260,000	382,421	with	real	estate.	-
Rockport Granite Company of Massachusetts,	Jan. 24,	200,000	85,000	-	-	30,067	-
Richmond Iron Works, . . .	July 25,	54,000	135,301	with real	estate.	27,500	-
Rice, Barton and Fales Machine and Iron Company,	Aug. 7,	150,000	86,000	-	{ with R. E. }	58,500	-
Rubber Step Manufacturing Co.,	June 6,	10,000	-	-	-	2,817	-
Richard Borden Manufacturing Company,	Nov. 14,	800,000	1,252,259 ¹	with	real	estate.	30,031
Roxbury Carpet Company, . . .	July 10,	43,400	135,941	with	real	estate.	-
Ridgway Ale Fountain Company,	May 24,	24,000	-	-	-	-	-

¹ Value \$100,000. ² Suspended accounts.
⁴ Mill, mill-site and machinery, \$830,380.51. Other real estate and tenements, \$421,800.60.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Progress.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$124,845	\$47,628	-	\$3,078	\$188,501	\$100,000	\$35,721	-	-	\$52,780	\$188,501
5,000	-	\$15,000	-	20,000	25,000	10,000	-	-	-	35,000
-	-	-	-	-	200,000	61,000	-	-	-	-
45,348	67,783	-	-	195,090	100,000	22,407	-	\$72,683	-	195,090
113,252	None, .	None, .	None, .	239,964	200,100	87,141	-	2,723	-	239,964
21,737	41,946	-	-	241,967	150,000	44,625	\$47,842	with re serves.		241,967
70,176	61,841	-	-	832,017	600,000	45,110	186,907	with re serves.		832,017
22,187	14,000	-	13,933	68,014	46,400	21,614	-	-	-	68,014
29,983	60,500	500,000	12,054 ²	693,547	500,000	58,194	-	135,353	-	693,547
104,550	133,282	-	-	894,832	800,000	87,812	7,500	-	-	894,832
8,203	-	-	18,042	876,245	160,000	8,000	-	-	-	168,000
9,173	12,420	-	-	39,221	24,000	8,687	-	-	6,584	39,221
-	-	-	-	-	15,200	6,508	-	-	-	-
-	-	-	-	20,000	13,480	4,125	-	-	-	17,605
-	-	-	-	14,545	14,545	-	-	-	-	14,545
22,014	48,000	None, .	None, .	225,014	125,000	57,844	-	40,670	2,000	225,014
61,724	15,875	-	1,012	114,922	75,000	32,618	7,304	with re serves.		114,922
261,125	183,373	-	-	554,498	100,000	312,608	141,800	18,612	123,278	554,498
6,164	3,423	35,000	-	60,362	50,000	17,435	-	[7,078 ³]	-	60,362
7,303	5,769	-	15,465	411,248	260,000	151,248	-	-	-	411,248
21,006	5,224	-	54,626	-	200,000	11,970	-	-	-	-
60,919	-	-	-	662,720	54,000	329,563	-	279,157	-	662,720
12,100	18,400	3,000	-	239,000	150,000	89,000	-	-	-	239,000
5,646	5,928	7,400	473 ³	22,264	10,000	12,264	-	-	-	22,264
21,722	57,289	-	-	1,341,290	800,000	372,000	169,290	with re serves.		1,341,290
261,181	222,416	-	-	749,588	48,400	22,063	690,387	with re serves.		755,849
-	-	24,000	-	24,000	24,000	7,000	-	-	-	31,000

² To be deducted from an aggregate of \$57,435, making a total of \$60,362.

³ Balance.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Sutton Cranberry Company, .	1875. Dec. 29,	\$20,000	\$20,000	\$19,000	\$1,000	-	-
Silver Lake Company, . . .	1876. Jan. 12,	75,000	50,000	with real estate.		\$17,223	\$53,730
Star Mills,	Jan. 18,	180,000	85,547	15,626	69,921	61,359	59,100
South Abington Workmen's Co-operative Grocery and Provision Association, . . .	Jan. 12,	2,025	-	-	-	-	-
Stafford Mills,	Jan. 25,	550,000	251,641	41,043	210,598	333,277	223,300
S. R. Nye Bay State Rake Co., .	Jan. 6,	15,000	113	None, .	113	1,822	-
Stoneham Co-operative Shoe Co.,	Jan. 7,	10,000	-	-	-	1,762	-
Somerset Co-operative Foundry Company,	Jan. 10,	30,000	11,400	-	-	-	-
Southfield Whip Company, . .	Jan. 10,	9,500	3,200	200	3,000	1,800	13,527
Sagamore Mills,	Jan. 24,	500,000	424,879	72,297	352,582	365,022	-
Salem and South Danvers Oil Company,	Jan. 19,	48,000	21,884	-	-	-	587
Smith Paper Company, . . .	Jan. 26,	250,000	125,000	-	-	200,000	-
Springfield Collar Company, .	Jan. 11,	40,000	-	-	-	10,000	-
Southworth Company, . . .	Jan. 19,	40,000	79,450	with	real estate.		-
Sovereigns Co-operative Co., .	Jan. 12,	6,000	-	-	-	-	10,510
Salem Lead Company, . . .	Mar. 1,	150,000	25,800	-	25,800	24,200	226,399
S. A. Wood's Machine Co., . .	Feb. 14,	300,000	23,750	7,463	16,287	29,190	-
Stoneham Co-operative Union, .	Feb. 3,	3,310	1,700	-	1,700	-	-
South Boston Gas Light Co., .	Jan. 25,	440,000	310,750	125,000	185,750	213,250	-
Springfield Gas Light Company,	Jan. 24,	400,000	42,046	-	with Mach'y.	387,638	-
Salem Gas Light Company, . .	Mar. 13,	300,000	127,200	39,400	87,800	172,800	4,690
Shove Mills,	Feb. 23,	549,237	768,542	with	real estate.		154,371
Simpsons Patent Dry Dock Co.,	Feb. 15,	350,000	487,216	with real estate.		with real estate.	
Suffolk Coal Company, . . .	Mar. 7,	400,000	58,680	None, .	58,680	23,800	11,176
Saunders Silk Company, . . .	Jan. 15,	75,000	3,000	-	3,000	32,000	-
Smith American Organ Co., . .	Jan. 26,	300,000	31,390	-	-	30,268	-
Shawmut Iron Works,	Apr. 11,	30,000	None, .	None, .	None, .	None, .	None, .
Slade Mills,	Feb. 23,	550,000	784,881	86,292	54,744 ⁷	643,845 ⁸	242,390

¹ Returned \$1,200, but \$12,000 intended.

² Balance profit and loss.

³ Returned \$10,412.68; deduct debts, \$600 = \$9,812.68 as extended.

⁶ Lease, etc.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
-	-	-	-	\$20,000	\$8,000	-	-	\$12,000 ¹	-	\$20,000
\$11,794	\$44,726	-	\$2,210	125,952	75,000	\$5,089	\$45,863	42,840	\$3,523	125,952
2,662	56,438	-	53,767 ²	259,773	180,000	67,273	-	-	12,500	259,773
7,775	2,667	-	-	10,442	2,025	7,521	173	723	-	10,442
54,639	162,161	-	6,500	808,218	550,000	145,100	113,118	58,118	55,000	808,218
17,247	11,135	-	3,246	33,562	15,000	12,724	1,626	3,000	1,213	33,562
9,130	5,238	-	534 ³	16,684	10,000	5,896	-	253	534 ³	16,684
30,342	16,140	-	17,542	75,424	30,000	10,600	28,824	6,000 ⁴	-	75,424
5,943	6,579	-	1,000	18,527	9,500	8,527	500	-	500	18,527
1,868	64,437	-	25,005	888,029	500,000	388,029	-	-	-	888,029
24,657	11,283	-	-	58,413	48,000	600	-	9,813 ⁵	-	58,413
172,616	153,503	-	3,900	655,019	250,000	216,000	189,019	-	-	655,019
20,310	26,131	\$11,213	-	67,654	40,000	19,792	-	-	7,862	67,654
101,736	51,643	-	-	232,839	40,000	65,775	127,064	-	with reserves.	232,839
-	1,753	-	2,000	14,263	6,000	8,224	-	39	-	14,263
69,512	165,557	-	-	276,369	150,000	62,294	-	27,454	36,621	276,369
173,377	82,060	20,000	15,484	348,851	300,000	38,454	10,397	9,000	1,397	348,851
83	3,760	-	916	6,458	3,310	2,873	-	211	64	6,458
23,565	24,758	-	550	572,863	440,000	63,221	69,642	64,642	5,000	572,863
23,380	24,121	-	1,600	482,765	400,000	12,084	-	70,681	-	482,765
29,147	19,250	-	77,345	430,431	300,000	65,792	-	51,812	13,327	430,431
95,321	77,840	-	-	921,913	549,287	364,366	-	-	8,260	921,913
6,412	-	-	-	493,623	350,000	221	143,407	6,191	187,216	493,623
4,529	-	-	400,000 ⁶	504,185	400,000	3,000	101,185	with reserves.	-	504,185
12,499	62,990	2,000	-	123,300	75,000	65,400	-	-	-	140,400
302,844	22,267	-	-	462,081	300,000	103,853	13,000	6,082	39,141	462,081
None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None.
147,398	24,217	-	9,696	1,037,162	550,000	477,162	-	-	-	1,037,162

¹ Sinking fund reserve.⁴ Net. \$7,559 gross, less reserve for depreciation \$1,559 = \$6,000.² Tenement houses.³ Mill and gas-works.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Sawyer Spindle Company, . . .	1876. Apr. 29,	\$125,000	None, .	None, .	None, .	\$200	-
Spencer Hotel Corporation, . .	1875. Dec. 20,	29,900	\$25,900	-	-	-	-
Shaw's Union Air-Engine Co., .	1873. Jan. 7,	800,000	-	-	-	-	-
Stevens Linen Works,	1876. Jan. 25,	700,000	216,280	with real	estate.	61,000	-
Standard Lamp and Glass Pipe Company,	Apr. 12,	86,600	-	-	-	-	\$2,615
Saunders Cotton Mills,	May 9,	175,000	125,000	\$30,000	\$95,000	50,000	47,400
Salem Shade Roller Manufacturing Company,	May 25,	60,800	-	-	-	2,525	146
Sanford Steamship Company, . .	May 23,	500,000	85,000	with real	estate.	None, .	415,000
Southern Berkshire Cheese Co., .	Jan. 4,	8,600	1,200	-	1,200	300	-
Salisbury Beach Plank Road Co.,	May 13,	10,000	1,750	1,500	250	None, .	-
Somerset Potters Works,	Jan. 25,	21,800	18,000	with real	estate.	3,000	-
Swift River Company,	May 2,	36,000	23,436	with real	estate.	24,653	-
Stoughton Boot and Shoe Co., .	June 10,	35,000	12,500	1,000	11,500	9,707	-
Samoset Cotton Mills,	May 1,	74,000	25,000	with real	estate.	12,000	-
Stranges Cylinder Saw and Machine Company,	June 7,	20,000	11,500	with real	estate.	3,000	215
Somerset Iron Company,	June 26,	100,000	115,886	-	-	30,000	54,675
S. Harris and Sons Manufacturing Company,	July 25,	60,000	20,000	10,000	10,000	5,000	-
South Sudbury Manufacturing Co.,	July 11,	30,000	2,300	800	1,500	6,900	57,655
Seccomb Oil Manufacturing Co.,	May 8,	50,000	25,000	20,000	5,000	11,100	-
South Reading Ice Company, . .	June 26,	30,000	6,000	-	-	-	-
Salem Laboratory Company, . .	July 26,	150,000	112,500 ^a	with	real	estate.	-
Stockbridge Iron Company, . .	Sept. 6,	125,000	65,000	57,800	7,200	-	-
South Boston Iron Company, . .	July 17,	100,000	1,072,880	822,962	249,898	174,561	-
Simonds Manufacturing Co., . .	Sept. 4,	120,000	40,844	-	-	60,611	-
Smith and Dove Manuf'g Co., . .	Nov. 6,	300,000	89,068	with real	estate.	70,506	-
Saxonville Mills,	July 10,	85,600	271,882	with	real	estate.	-
Salisbury Mills,	Sept. 28,	1,000,000	860,705	with	real	estate.	-

¹ Of which \$22,290.82 is profit and loss.² "Estimated depreciation."³ Profit and loss.⁴ Nominal value.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debt.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$27,230	\$9,863	\$25,000	\$5,000	\$67,352	\$125,000	\$320	None, .	None, .	None, .	\$125,320
6,700	-	-	-	32,600	29,900	1,200	-	\$1,500	-	32,600
-	-	300,000	-	-	300,000	-	\$85,731	with reserves.	-	-
69,656	312,995	-	1,000	681,983	700,000	622,423	-	-	-	-
15,061	-	60,500	62,109 ¹	130,275	86,600	43,675	-	-	-	130,275
21,478	18,018	-	7,915	222,406	175,000	122,077	-	-	-	297,077
19,421	11,045	32,764	8,614 ²	65,515	60,800	4,715	-	-	-	65,515
54,940	None, .	None, .	-	-	500,000	94,273 ³	-	None, .	None, .	594,273
-	-	-	-	1,500	3,600	-	-	-	-	3,600
130	5,000 ⁴	-	-	6,330	10,000	125	-	-	-	10,125
5,890	10,800	-	-	36,800	21,800	13,000	-	2,000	-	36,800
128,220	94,518	-	-	-	36,000	41,458	-	-	\$15,000	-
62,216	19,291	-	-	103,714	35,000	62,697	-	-	-	-
575	13,557	-	34,796 ⁵	86,228	74,000	12,228	-	-	-	86,228
5,797	7,960	50	-	29,122	20,000	5,411	-	3,711	-	29,122
5,421	-	-	-	206,082	100,000	106,082	-	-	-	206,082
19,128	62,472	-	1,294	83,892	60,000	12,138	-	13,749	3,005	83,892
29,610	24,515	4,000	8,530	66,915	30,000	34,404	-	-	2,511	66,915
13,900	-	-	-	50,000	50,000	-	-	-	-	50,000
1,710	-	-	-	7,710	30,000	50	-	-	-	30,050
6,304	25,802	-	-	158,206	150,000	1,630	-	6,576	-	158,206
284	-	-	-	65,234	125,000	57,081	-	-	-	182,081
203,003	142,360	10,000	50,000	1,087,784	100,000	714,150	873,634	with reserves.	-	1,087,784
65,442	29,227	-	-	205,124	120,000	72,934	-	5,920	6,220	205,124
230,505	251,241	-	-	671,810	300,000	278,113	93,197	with reserves.	-	671,810
175,240	934,623	-	-	1,481,150	85,600	24,635	1,390,774	with reserves.	-	1,491,050
125,516	899,503	-	18,123	1,804,942 ⁷	1,000,000	823,732	-	-	-	1,823,732

² Company indorses for \$300,000, which is secured.⁴ Plank road.⁷ Add \$23,730. Profit and loss on debit side = \$1,823,732.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Topeka and James Creek Consolidated Gold and Silver Mining Company,	1875. Jan. 27,	\$30,000	\$30,000	\$30,000	None, .	None, .	None, .
Tufts Elevator Works,	1876. Jan. 12,	125,000	-	-	-	-	-
Troy Cotton and Woolen Manufactory,	Feb. 1,	300,000	717,710 ¹	with	real estate.	-	-
Taylor and Farley Organ Co.,	Jan. 17,	150,000	53,275	with real	estate.	\$14,923	-
Tecumseh Mills,	Jan. 25,	345,000	512,357	96,708	\$415,649	478,730	\$75,300
Thorndike Company,	Feb. 8,	450,000	217,369	with	real estate.	-	-
Tudor Company,	Feb. 9,	600,000	326,000	with real	estate.	120,000	-
Traveller Newspaper Association (duplicate),	1875. June 7,	88,000	None, .	None, .	None, .	15,000	-
Taunton Brick Company,	1876. Feb. 12,	75,000	86,852	27,902	8,950	22,318	11,050
Tremont and Suffolk Mills,	Mar. 28,	1,200,000	621,785	-	-	700,000	147,074
Tyer Rubber Company,	Apr. 10,	25,000	8,500	with real	estate.	13,474	-
Tucker Manufacturing Company,	Mar. 28, ⁴	167,158	11,500	-	-	7,000	-
Taunton Crucible Company,	Feb. 25,	35,000	20,475	-	-	{ with real estate. }	-
Taunton Copper Manufacturing Company,	May 24,	900,000	301,385	with real	estate.	170,420	795,885
Taunton Locomotive Manufacturing Company,	May 24,	218,500	57,430	285	{ with R. E. }	57,282	5,000
Turners Falls Lumber Co.,	May 26,	85,000	82,000	with real	estate.	5,000	-
Thayer and Judd Paraffine Corporation,	Jan. 12,	300,000	31,096	with real	estate.	35,054	-
Taunton Oil Cloth Company,	June 20,	25,000	9,000	-	-	3,000	21,976
Taunton Iron Works Company,	June 28,	67,500	30,000	with	real estate.	531	-
Taunton Gas Light Company,	July 17,	80,000	60,000	-	-	-	-
Traveller Newspaper Association,	June 5,	88,000	-	-	-	15,000	-
Taunton Tack Company,	June 8,	120,000	34,000	with real	estate.	26,000	114,200
Tremont Nail Company,	July 17,	100,000	8,000	with	real estate.	-	-
Times Publishing Company,	Apr. 20,	50,000	-	-	-	-	-
Taunton Cotton and Machine Co.,	Oct. 23,	55,500	45,500	with real	estate.	9,806	-
Turners Falls Company,	June 21,	300,000	371,484	with real	estate.	with real estate.	-

¹ Nominal.⁴ Not held.² Losses.⁵ Profit and loss \$29,278.82, not included in total.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
None, .	None, .	None, .	None, .	\$30,000	\$30,000	None, .	None, .	None, .	None, .	\$30,000
\$1,850	\$7,900	\$100,000 ¹	\$36,761 ²	146,511	125,000	\$21,511	—	—	—	146,511
27,856	97,031	—	—	842,597	300,000	48,847	—	\$493,750	—	842,597
74,616	52,833	26,404	{ with P. R. }	222,051	150,000	51,143	—	—	\$20,908	222,051
6,243	50,684	—	—	1,123,323	845,000	642,935	—	135,388	—	1,123,323
141,894	121,446	—	—	480,709	450,000	9,429	\$7,780	13,500	—	480,709
11,648	249,898	—	220,857	928,403	600,000	173,097	155,306	with re serves.	—	928,403
29,900	—	None, .	—	35,000	88,000	None, .	—	—	—	88,000
14,300	26,384	—	—	110,904	75,000	30,555	—	5,349	—	110,904
108,858	643,216	—	—	2,068,859	1,200,000	630,836	—	238,023	—	2,068,859
14,191	8,918	4,000	—	49,078	25,000	455	—	23,623	—	49,078
78,202	41,038	—	—	135,740	167,158	23,386	—	—	—	190,544
5,215	19,255	—	55	45,000 ³	35,000	32,862	6,417	—	—	74,279
121,385	653,819	—	20,740	1,267,670	900,000	397,586	—	—	—	1,297,586
52,252	45,946	—	55,331	274,241	218,500	25,287	—	30,454	—	274,241
18,899	5,028	—	25,475	86,002	85,000	19,613	—	18,610 ⁴	—	86,002
18,492	82,410	100,000	100,000	367,052	300,000	62,793	—	4,259	—	367,052
14,161	7,815	—	—	33,976	25,000	6,785	—	2,191	—	33,976
31,022	32,253	—	—	93,806	67,500	23,019	—	3,287	—	93,806
39,207	—	—	4,933	104,140	80,000	663	23,477	18,229	5,248	104,140
29,000	—	—	5,000	40,000	88,000	—	—	—	—	88,000
62,746	71,547	—	—	174,293	120,000	33,364	—	20,929	—	174,293
39,640	122,382	—	—	190,022	100,000	70,417	—	19,605	—	190,022
5,000	2,500	—	—	—	50,000	3,500	—	—	—	—
M. M. & S. in P. }	11,442	—	17,532	34,372	55,500	24,064	—	4,808	—	84,372
62,275	—	—	—	371,484 ⁵	300,000	59,088	—	—	12,396	371,484

¹ Of this, \$470,000 is mill site, building and machinery, and \$247,709.82, is other land and buildings.

² Less.

³ Omitted from total.

⁴ Apparent error; should be \$433,759.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Union Button Hole and Embroidery Machine Company, . . .	1876. Not held.	\$350,000	None, .	None, .	None, .	None, .	None, .
Union Comb Company, . . .	1876. Jan. 3,	85,000	\$34,303	-	-	\$11,600	-
Union Water Meter Company, . .	Jan. 24,	75,000	34,000	with real	estate.	18,110	\$65,397
Union Belt Company, . . .	Jan. 20,	24,000	-	-	-	9,153	-
Union Glass Company, . . .	Feb. 9,	150,000	58,707	with real	estate.	25,000	-
Upham Machine Company, . . .	Jan. 25,	30,425	-	-	-	-	-
United States and Foreign Salamander Felting Company, New England Branch, . . .	1875. Nov. 10,	5,000	None, .	None, .	None, .	3,942	-
Union Furniture Company, . . .	1876. Feb. 14,	21,000	17,022	with	real	estate.	-
Union Stone Company, . . .	Feb. 23,	150,000	37,572	with real	estate.	45,112	-
Union Machine Company, . . .	Jan. 19,	65,000	-	-	-	36,747	-
Union Treadle Company, . . .	Apr. 3, ¹	10,000	-	-	-	-	10,000 ²
Union Ice Company, . . .	June 2,	60,000	54,471	\$10,000	\$44,471	-	-
Uxbridge Cotton Mills, . . .	May 9,	125,000	55,400	14,500	40,900	35,672	-
United States Ventilation Co., .	May 27,	60,000	-	-	-	-	-
Union Paper Manufacturing Co.,	Feb. 24,	200,000	241,464	with	real	estate.	-
Union Mill Company, . . .	Jan. 17,	155,000	659,441	with	real	estate. ³	137,273
Valley Paper Company, . . .	Jan. 25,	125,000	130,000	130,000	-	20,000	-
Vapor Engine Company, . . .	Jan. 5,	50,000	-	-	-	748	-
Vitrified Wheel and Emery Co.,	Sept. 4,	100,000	82,431	with	real	estate.	2,500
Ventilating Water-Proof Shoe Company, . . .	Oct. 25,	250,000	3,000	-	-	17,000	-
Washington Mills, . . .	1875. Dec. 23,	1,650,000	1,350,000	with	real	estate.	-
Williamstown Hotel Company, .	Dec. 27,	30,000	33,000	3,000	30,000	-	-
Worcester Gas Light Company, .	1876. Jan. 19,	500,000	129,000	None, .	129,000	410,308	144,614 ⁴
Wilder Stove-Shelf and Machine Company, . . .	Jan. 14,	5,000	-	-	-	540	-
Westfield Gas Light Company, .	Jan. 26,	54,000	21,000	6,000	15,000	40,000	-
Wakefield Rattan Company, . .	Feb. 7,	1,000,000	299,350	111,025	188,325	120,515	865,943

¹ Value unknown.² Error, should be \$35,836.³ Profit and loss.⁴ Nominal value. ⁵ Land and tenement houses, \$80,829.53; mill buildings and machinery, \$579,111.00.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
\$31,354	\$23,258	-	-	\$101,646	\$35,000	\$3,500	-	\$61,861	-	\$100,361
15,065	11,742	\$38,042	\$548	117,507	75,000	27,410	\$15,096	with reserves.	-	117,507
10,119	16,079	-	575	35,926	24,000	4,670	7,256	-	-	35,926
114,322	47,676	-	-	245,705	150,000	7,657	88,048	with reserves.	-	245,705
-	-	-	one contract. ¹	-	30,425	None.	None.	None.	None.	-
1,280	400	-	-	5,542	5,000	500	-	-	\$42	5,542
5,878	12,288	-	150	35,186 ²	21,000	14,786	-	-	-	35,786
31,617	68,286	11,250	13,513	206,850	150,000	8,585	-	48,265	-	206,850
15,808	8,910	-	68,132 ³	127,675	65,000	62,675	-	-	-	127,675
-	with	other	assets.	10,000	10,000	5,000	-	-	-	15,000
1,503	-	-	11,776 ⁴	67,750	60,000	7,750	-	-	-	67,750
-	65,752	-	-	156,824	125,000	30,752	-	-	1,072	156,824
-	-	-	60,794 ⁵	60,794	60,000	794	-	-	-	60,794
32,108	102,493	-	6,328	432,453	200,000	173,839	-	58,614	-	432,453
42,602	77,271	-	8,000	796,714	155,000	236,418	-	-	-	391,418
14,633	28,080	-	-	262,653	125,000	53,653	36,500	12,500	35,000	262,653
28	-	50,000 ¹¹	-	50,776	50,000	3,302	-	-	-	53,302
19,931	43,081	-	702	148,595	100,000	48,303	-	-	-	148,303
31,573	25,980	235,000	-	360,633	250,000	119,133	-	-	500	360,633
549,116	1,599,528	-	-	3,489,644	1,650,000	1,559,318	116,126	164,199	-	3,489,644
-	-	-	-	33,000	30,000	15,000	-	-	-	45,000
12,425	25,517	-	90,672 ⁶	683,922	500,000	150,555	-	27,787	5,580	683,922
1,540	550	-	5,104	7,734	5,000	2,734	-	-	-	7,734
2,895	2,500	-	-	65,595	54,000	1,500	-	10,095	-	65,595
323,306	515,372	-	16,274	1,291,817	1,000,000	226,708	4,482 ¹⁰	42,532	22,577	1,291,817

¹ Should have been held.

² Of which \$5,925.96 is "balance."

³ Balance profit and loss.

⁴ Of which \$90,672.41 is valueless.

⁵ Miscellaneous reserves, not in "total."

⁶ No value.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	Other Assets.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Weetamoe Mills,	1876. Jan. 26,	\$550,000	\$415,405	\$22,300	\$393,105	\$296,165	\$33,543
Waltham Gas Light Company, .	Jan. 19,	100,000	13,701	4,200	9,501	78,757	13,999
Winchendon Mill Company, .	Jan. 10,	7,000	7,375	1,075	6,300	1,200	-
Worthy Paper Company, . . .	Jan. 26,	100,000	92,924	with real	estate.	40,554	{ with Mach'y.
Williamstown Manufact'ing Co.,	Jan. 26,	300,000	150,000	with real	estate.	75,000	-
Wampanoag Mills,	Jan. 24,	400,000	568,138	-	with real	estate.	112,296
Williston Mills,	Feb. 10,	350,000	355,709	-	355,709	362,748	-
Westborough Co-op'ative Union,	1875. Oct. 14,	8,850	5,291	1,000	3,691	-	-
Wenham Co-operative Union, .	1876. Jan. 15,	5,000	5,978	950	5,028	-	-
Warren Cotton Mills,	Feb. 9,	450,000	533,816	with	real	estate.	-
Whitin Machine Works, . . .	Jan. 17,	600,000	375,000	37,008	337,992	123,000	403,630
Wright Manufacturing Co., . .	Jan. 18,	60,000	33,168	with real	estate.	20,000	-
Wakefield Real Estate and Building Association,	Jan. 19,	100,000	80,363	-	-	-	22,064
Whiting Paper Company, . . .	1875. Nov. -, ²	300,000	301,158	with real	estate.	160,000	-
Wamesit Steam Mill Company, .	1876. Feb. 7,	16,000	10,000	-	-	10,000	-
Winn Lock Company,	Mar. 11,	12,000	None, .	None, .	None, .	5,595	-
West Boylston Manufact'ing Co.,	Mar. 23,	80,000	78,607	15,000	63,607	115,678	168,690
Washburn Iron Company, . . .	May 4,	500,000	150,000	with real	estate.	100,000	197,013
Wason Manufacturing Company,	Feb. 3,	150,000	450,000	with	real	estate.	336,006
Washington Mills Emery Manufacturing Company,	May 9,	100,000	16,000	-	16,000	3,000	-
Walworth Manufacturing Co., .	May 9,	400,000	-	-	-	116,749	-
Washburn and Moen Manufacturing Company,	May 30,	1,500,000	823,513 ¹	273,508	550,005	462,373	-
Winchendon Water Power Co., .	Jan. 10,	18,900	28,000	15,000	13,000	1,000	-
Ward Mining Company,	June 14,	30,000	15,952 ¹	5,952 ²	10,000	12,110	-
Weymouth Iron Company, . . .	June 26,	150,000	70,000	-	-	-	-
Ware River Manufacturing Co.,	June 13,	5,000	5,000	-	-	-	-
West Medway Mallet Company,	Apr. 8,	7,500	-	-	-	375	-
Wheeler Cotton Mills,	June 6,	80,000	81,205	with	real	estate.	190

¹ Profit and loss.² Should have been held.

of Corporations—Continued.

ASSETS—Con.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts receivable.	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for De- preciation.	
\$40,754	\$106,123	-	\$5,888 ¹	\$896,387	\$550,000	\$346,387	-	-	-	\$896,387
-	-	-	-	106,447	100,000	-	-	\$6,447	-	106,447
1,643	-	-	-	10,218	7,000	4,849	-	-	-	11,849
17,191	32,696	-	-	183,476	100,000	76,733	-	6,742	-	183,476
89,580	14,311	-	-	277,891	300,000	139,455	-	-	-	439,455
37,711	58,166	-	16,421	680,436	400,000	193,356	-	87,080	-	680,436
92,347	72,823	-	-	873,827	350,000	174,647	-	7,516	-	532,163
2,142	4,196	-	-	12,629	8,850	2,982	-	298	\$500	12,629
6,463	-	-	2,515	14,956	5,000	9,418	-	538	-	14,956
2,315	229,257	-	-	766,388	450,000	285,359	\$14,371	16,658	-	766,388
312,683	90,947	-	-	903,630	600,000	168,440	136,190	85,190	50,000	903,630
47,723	37,706	-	-	138,596	60,000	78,593	-	3	-	138,596
-	-	-	-	103,027	100,000	3,177	-	-	-	103,177
361,800	163,758	-	-	1,015,916	300,000	148,018	567,898	393,586	174,312	1,015,916
1,131	-	-	-	21,131	16,000	4,506	-	626	-	21,131
545	1,704	-	Bal. to P. & L.	-	12,000	762	-	-	-	12,762
56,896	111,783	-	1,241	362,975	80,000	216,726	66,250	61,275	4,975	362,975
with other assets.	-	-	-	447,013	500,000	24,863	-	-	-	524,863
11,827	324,973	-	-	786,000	150,000	384,804	251,196	221,196	30,000	786,000
20,080	31,773	-	-	70,862	100,000	715	-	-	-	100,715
250,380	209,851	\$7,000	112,067	696,557	400,000	280,682	-	16,875	-	696,557
322,306	459,971	-	-	2,067,162	1,500,000	347,776	219,386	45,000	174,386	2,067,162
1,233	-	-	1,100	31,393	20,000	11,000	393	-	-	31,393
9	41,029	-	M. M. & S. in P.	69,100	30,000	39,100	-	-	-	69,100
28,739	144,359	-	38,340 ¹	279,958	150,000	129,958	-	-	-	279,958
-	-	-	-	5,000	5,000	-	-	-	-	5,000
2,092	893	5,900	-	10,260	7,500	357	-	2,403	1,200	7,857 ⁴
2,996	16,675	-	1,997	104,063	80,000	24,063	-	-	-	104,063

¹ And mining rights.

⁴ Should be \$11,459.97.

Abstract of CERTIFICATES OF CONDITION

NAME OF CORPORATION.	Date of Annual Meeting.	Capital paid in.	ASSETS.				
			REAL ESTATE.			Machinery.	OTHER ASSETS.
			REAL ESTATE.	Land and Water Power.	Buildings.		
Whitney Manufacturing Co., .	1876. Aug. 26,	\$6,000	None, .	None, .	None, .	\$2,000	-
Westfield Cigar Makers Co-operative Association, . . .	July 29,	1,350	-	-	-	-	-
Wilbraham Woolen Company, .	Aug. 24,	45,000	\$15,000	with real estate.		17,000	-
Wollaston Foundry Company, .	July 12,	30,000	18,000	-	-	7,706	\$14,348
Whitman and Miles Manufacturing Company,	Sept. 6,	300,000	99,515	with real estate.		11,792	-
Warren Paper Company, . . .	1872. -	None, .	-	-	-	-	-
Wells River Manufacturing Co.,	1876. Jan. 22, ¹	50,000	55,781	\$54,000	\$1,781	531	-
Wameac Power Company, . . .	May 6,	70,000	105,539	with real estate.		33,417	-
Wamsutta Mills,	Oct. 24,	2,500,000	1,289,900	with real estate.		1,936,371	1,011,271
Wiley and Russell Manufacturing Company,	Aug. 1,	40,000	-	-	-	22,682	-
Woburn Gas Light Company, .	Oct. 10,	45,100	9,000	-	-	20,315	-
Westborough Co-op'ative Union,	Oct. 12,	8,850	4,600	1,600	3,000	-	-
Whittier Machine Company, .	Oct. 4,	150,000	79,075	47,828	81,747	52,879	154,558
Walter Heywood Chair Co., .	Sept. 13,	240,000	215,498	with real estate.		51,345	-
745 certificates,		147,793,003	93,955,672	9,339,937	15,432,838	41,064,309	31,330,529
Deduct for 11 corporations filing more than one certificate each,		909,912	756,833	5,000	15,000	135,319	25,500
Total, 734 corporations,		146,883,091	93,198,839	9,334,937	15,417,838	40,928,990	31,305,129

NOTE.—The “Butler Braider Co.,” “Peet Molding Machine Co.,” “Pemigewasset and Saco Land and Lumber Co.,” “Excelsior Box Co.,” have each deposited certificates. The fees remaining unpaid, they have not been “filed and recorded.”

¹ Error, should be \$12,968.70.

² Loss.

of Corporations—Concluded.

ASSETS—CON.					LIABILITIES.					
OTHER ASSETS.				TOTAL ASSETS.	Capital Stock.	Debts.	RESERVES.			TOTAL LIABILITIES.
Cash and Debts Receivable.	Manufactures, Materials and Stock in Process.	Patent Rights.	Miscellaneous.				RESERVES.	Balance, Profit and Loss.	Reserve for Depreciation.	
\$5,947	\$7,573	-	-	\$16,520	\$6,000	\$7,981	-	\$1,500	\$1,039	\$16,520
2,529	1,418	-	\$228	4,176	1,350	7,222	-	4,397	-	4,176 ^a
-	29,711	-	-	71,710	45,000	59,012	-	-	-	104,012
-	-	-	19,529 ^a	59,580	30,000	29,580	-	-	-	59,580
303,497	16,067	-	-	496,381	300,000	79,155	-	49,376	67,850	496,381
-	-	-	-	-	-	-	-	-	-	-
4,664	15,092	-	450	76,518	50,000	26,518	-	-	-	76,518
21,227	-	-	87,269	197,452	70,000	69,516	-	-	57,936	197,452
341,377	699,871	-	6,024	4,243,543	2,500,000	1,645,824	-	97,719	-	4,243,543
9,719	55,410	\$6,000	-	93,811	40,000	37,246	-	4,000	12,565	93,811
1,830	2,327	-	-	-	45,100	-	-	-	-	-
2,447	4,631	-	-	12,678	8,850	3,100	-	228	500	12,678
132,384	45,343	-	6,826	286,512	150,000	133,844	-	2,668	-	286,512
394,557	165,416	500	2,483	739,794	240,000	501,565	-	-	-	741,565
4,232,955	52,902,000	5,439,723	8,797,945	245,935,136	147,419,477	77,857,812	15,462,551	16,835,507	5,169,189	245,439,082
51,475	239,141	6,737	197,109	1,804,361	1,101,112	339,120	70,932	141,183	40,882	1,624,301
4,231,556	53,502,850	5,432,936	8,999,836	244,130,775	146,318,365	77,518,692	15,391,619	16,694,319	5,128,307	243,814,781

^a Should have been held.

ANNUAL RETURNS—SUPPLEMENTARY TABLE.

Abstract of Certificates of Condition of Corporations, SECOND TABLE, Supplementary to the Preceding.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
	1876.					
American Whip Co.,	Jan. 7,	\$300,000	\$300,000	3,000	\$414,863	\$414,863
Appleton Co.,	Jan. 7,	600,000	600,000	600	1,160,315	1,160,315
American Straw Sewing-Machine Co.,	Jan. 15,	300,000	300,000 ²	3,000	-	-
Atlantic Cotton Mills,	Jan. 17,	1,500,000	1,500,000	15,000	2,915,754	2,915,754
American Cigar Co.,	Jan. 29,	65,000	65,000	650	138,554	138,554
Assabet Manufacturing Co., . .	Feb. 1,	600,000	600,000	6,000	1,643,368	1,643,368
American Furniture Co., . . .	Feb. 1,	50,000	50,000	500	50,000	-
American Stop-Motion Co., . .	Feb. 3,	300,000	300,000	3,000	304,696	304,696
Agawam Paper Co.,	Feb. 7,	50,000	50,000	100	107,793	107,793
American Horse Collar Co., . .	Feb. 9,	120,000	120,000	6,000	-	-
American Tack Co.,	Feb. 9,	125,000	123,700	1,237	214,216	214,216
Archibald Wheel Co.,	Feb. 14,	60,000	60,000	600	73,117	73,117
American Art Foundry,	Feb. 16,	50,000	50,000	500	72,157	62,746
American Optical Co.,	Feb. 23,	60,000	60,000	600	179,458	179,458
Ames Manufacturing Co., . . .	Feb. 24,	250,000	250,000	500	483,415	483,415
Arlington Piano Company, . . .	Feb. 28,	38,100	38,100	381	35,704	-
Atlantic Works,	Mar. 7,	150,000	150,000	1,500	391,505	391,505
American Molded Collar Co., . .	Mar. 7,	300,000	300,000	3,000	313,221	313,221
Ætna Rubber Mills,	Mar. 8,	100,000	100,000	1,000	115,132	115,132
Agawam Company,	Mar. 8,	27,000	27,000	270	68,128	53,075
Agawam Canal Company,	Mar. 14,	377,250	377,250	7,545	494,961	494,961
Agawam Canal Company at de- preciated valuation,	Mar. 14,	-	-	-	266,383 ¹	do.
American Magnesium Company, .	Mar. 14,	50,000	46,831	410	65,167	65,167
Adams Paper Company,	Mar. 16,	80,000	80,000	800	153,716	166,696
American Tube Works,	Mar. 16,	300,000	300,000	3,000	398,303	398,303
American Linen Company, . . .	Mar. 27,	400,000	400,000	1,000	1,740,000	-
American Consolidated Fire Ex- tinguisher Company,	Mar. 31,	500,000	25,000	5,000	25,000	25,000
Ætna Mills,	Apr. 10,	250,000	250,000	2,500	217,642	267,263

¹ Depreciated valuation.² In cash and patent rights.

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
American Low Water Reporter Company,	1876. Apr. 20,	\$40,000	\$40,000	400	\$4,614	\$8,024
Andover Steam Power Company,	Apr. 24,	15,000	15,000	150	27,445	24,000
American Improved Gas Light Company of Lowell, . . .	May 12,	12,500	12,500	125	18,200	18,200
Arushet Co-operative Association,	May 19,	7,500	6,900	276	11,937	11,937
Annisquam Mills,	May 23,	150,000	150,000	1,500	386,494	386,494
Albion Paper Company,	May 26,	60,000	60,000	600	113,639	113,639
Arlington Mills,	May 31,	240,000	240,000	3,000	844,307	844,307
American Watch Company,	June 7,	1,500,000	1,500,000	15,000	2,005,371	2,005,371
American Saddle Company,	June 7,	100,000	100,000	5,000	100,753	100,753
American Marble Cutting Company,	June 15,	240,000	240,000	2,400	242,612	240,800
Athol Machine Company,	July 5,	50,000	50,000	500	62,184	62,256
Ames Plow Company,	July 8,	400,000	400,000	4,000	625,283	625,283
Arlington Gas Light Company,	July 29,	70,800	70,800	708	102,255	102,255
Anawan Manufactory,	Aug. 8,	160,000	160,000	320	186,071	186,071
American Steam Gauge Company,	Aug. 14,	50,000	50,000	423	58,000	58,000
American Print Works,	Aug. 26,	1,000,000	975,000	9,750	2,475,721	2,475,721
Anchor Tape and Webbing Company,	Sept. 8,	40,000	40,000	400	—	—
Albion Lead Works,	Sept. 21,	200,000	172,100	1,721	328,617	441,660
American Metallic Tubing Company,	Sept. 21,	250,000	250,000	2,500	—	252,078
American Box Toe Company,	Oct. 26,	15,000	15,000	150	26,660	26,660
Amesbury and Salisbury Gas Company,	Nov. 8,	5,000	1,250	100	3,891	1,528
Amoset Machine Company,	Nov. 8,	20,000	18,400	164	None,	4,000
American Shoe Shank Company,	Nov. 9,	30,000	25,000	250	46,009	60,628
American Wiring Machine Company,	Nov. 13,	25,000	25,000	250	26,732	25,850
Aske Manufacturing Company,	Nov. 14,	30,000	30,000	300	25,000	30,000
American Tool and Machine Co.,	Nov. 15,	100,000	100,000	1,000	266,487	266,487
American Rattan Company,	Nov. 16,	None,	None,	1,008	—	None. ^a
Adams Gas Light Company,	Nov. 17,	17,300	17,300	692	—	—
American Powder Company,	Nov. 18,	200,000	200,000	2,000	332,107	332,107
Adriatic Mill,	Nov. 21,	200,000	200,000	2,000	359,135	359,135
American Sugar Refinery,	Nov. 28,	25,000	25,000	250	—	—

^a Property all sold to Wakefield Rattan Company.

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Athol Gas Light Company, . . .	1876. Nov. 28,	\$49,000	\$40,000	400	\$49,312	\$49,312
American Improved Gas Light Company of Massachusetts, . .	Dec. 5,	100,000	100,000	1,000	100,287	100,287
Boston Star Collar Company, . .	Jan. 8,	30,000	30,000	300	30,942	30,692
Burleigh Mining Company, . . .	Jan. 12,	250,000	250,000	2,500	250,000	250,000
Boston Manufacturing Company,	Jan. 17,	800,000	800,000	800	1,099,443	1,099,443
Boston Can Company,	Jan. 25,	25,000	25,000	250	41,498	41,498
Bay State House, Prop'rs of the,	Jan. 25,	86,800	86,800	868	118,773	145,832
Boston Base Ball Association, .	Feb. 1,	15,000	12,740	150	4,261	13,015
Bradford Joint Company, . . .	Feb. 4,	6,000	6,000	60	9,690	9,690
Bay State Wheel Company, . . .	Feb. 4,	80,000	80,000	800	81,079	81,079
Boston City Flour Mills, . . .	Feb. 4,	250,000	250,000	2,500	204,966	375,796
Boston Co-operative Association,	Feb. 4,	4,000	4,000	12	12,075	12,075
Bay State Shoe and Leather Com- pany,	Feb. 14,	400,000	400,000	4,000	1,168,293	1,168,293
Boston Co-operative Savings Co.,	Feb. 14,	5,000	1,215	243	2,106	2,106
Bay State Gold Mining Company,	Feb. 16,	20,000	20,000	20,000	20,000	20,000
Berkeley House Company, . . .	Feb. 16,	100,000	100,000	1,000	411,339	416,129
Boston Flax Mills,	Feb. 17,	150,000	150,000	1,500	309,256	309,256
Boston and Fairhaven Iron Works,	Feb. 18,	50,000	50,000	500	127,100	127,100
Bay State Faucet and Valve Com- pany,	Feb. 21,	82,700	82,700	827	4,525	82,700
Boston Belting Company, . . .	Feb. 23,	500,000	500,000	5,000	1,264,609	1,264,609
Boston Dyewood and Chemical Company,	Feb. 23,	140,000	140,000	1,400	347,600	347,600
Boston Fire Brick and Clay Re- tort Manufacturing Company, .	Feb. 26,	100,000	100,000	400	118,000	118,000
Boot and Shoe Improvement Com- pany,	Feb. 28,	300,000	300,000	3,000	301,800	310,651
Boston Duck Company,	Mar. 10,	350,000	350,000	500	332,347	332,347
Boston Piano Forte Action Manu- facturing Company,	Mar. 10,	5,000	5,000	50	2,727	14,561
Boston Ice Company,	Mar. 11,	189,000	189,000	1,890	237,144	237,144
Boston and New York Slate and Tile Company,	Mar. 14,	60,000	60,000	12,000	60,234	60,234
Burleigh Rock Drill Company, .	Mar. 15,	150,000	150,000	1,500	242,663	242,663
Barnard Manufacturing Company,	Mar. 16,	350,000	317,976	3,444	691,039	691,039
Boston Gas Light Company, . .	Mar. 16,	2,500,000	2,500,000	5,000	4,183,610	4,183,610

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Boston and Maine Granite Company,	1876. Mar. 21,	\$40,000	\$40,000	400	—	—
Bay State Suspender Company,	Mar. 22,	100,000	100,000	1,000	\$181,136	\$207,232
Boston Elastic Fabric Company,	Mar. 22,	500,000	500,000	5,000	991,995	991,995
Beaver River Mills,	Apr. 1,	20,000	16,800	163	25,527	35,395
Belvidere Woolen Manufacturing Company,	Apr. 7,	200,000	200,000	400	292,506	292,506
Boston Varnish and Paint Company,	Apr. 7,	35,000	35,000	350	42,051	42,051
Boston Beer Company,	Apr. 8,	150,000	150,000	150	296,204	296,204
Bay State Brick Company,	Apr. 29,	750,000	750,000	7,500	904,188	904,188
Boston Forge Company,	May 1,	100,000	100,000	1,000	120,927	120,927
Boston and Sandwich Glass Company,	May 3,	400,000	400,000	5,000	400,155	400,155
Boston Tow Boat Company,	May 6,	158,000	158,000	1,580	182,638	182,638
Big River Mining Company,	May 10,	10,000	10,000	100	None,	None.
Boston Car Spring Company,	May 10,	50,000	35,000	350	96,424	96,424
Boston Sugar Refinery,	May 12,	750,000	750,000	750	797,069	797,069
Bayley Hat Company,	May 12,	50,000	50,000	500	112,320	112,320
Boylston Packing Company,	May 17,	150,000	150,000	1,500	403,806	403,806
Brinard Milling Machine Company,	May 17,	35,000	35,000	350	70,668	73,726
Biglow Carpet Company,	May 19,	1,000,000	1,000,000	1,000	1,815,175	1,815,175
Brookline Gas Light Company,	May 24,	350,000	350,000	3,500	385,000	385,000
Boston Lead Company,	May 25,	500,000	500,000	500	994,577	1,034,674
Boston Rubber Shoe Company,	May 25,	500,000	500,000	5,000	607,697	607,697
Baldwinville Mill Company,	June 7,	16,000	12,700	127	26,731	26,731
Boston Stereotype Foundry,	June 7,	10,000	10,000	20	17,154	17,154
Berkshire Woolen Company,	June 19,	100,000	100,000	998	366,227	429,219
Beckwith Lumber Company,	June 27,	33,000	33,000	330	70,264	70,264
Bay State Granite Company,	June 29,	150,000	150,000	1,500	109,974	109,974
Bemis and Call Hardware and Tool Company,	July 13,	26,400	26,400	264	77,074	77,074
Bay State Iron Company,	July 14,	948,000	948,000	948	1,792,251	1,792,251
Bertlet Steam Mills,	July 18,	350,000	350,000	3,500	516,365	516,365
Bridgewater Iron Manufacturing Company,	July 24,	480,000	480,000	480	966,228	966,228
Burling Mills,	July 31,	100,000	100,000	1,000	125,416	125,416
Boston Type Foundry,	July 31,	37,200	37,200	372	104,875	104,875

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Bel Air Manufacturing Company,	1876. Aug. 7,	\$100,000	\$100,000	1,000	\$353,119	\$354,311
Brockway Pyroxyline Manufacturing Corporation,	Aug. 9,	500,000	500,000	5,000	-	-
Boston Theatre, Prop'rs of the, .	Aug. 15,	125,000	125,000	250	130,170	130,170
Bristol County Frear Artificial Stone Company,	Aug. 17,	34,200	34,200	342	38,206	38,206
Boston and Colorado Smelting Company,	Sept. 16,	500,000	500,000	5,000	510,330	510,330
Boston Music Hall Association, .	Sept. 16,	100,000	100,000	1,000	206,485	206,485
Baldwin Company,	Oct. 2,	100,000	100,000	1,000	85,170	123,200
Bigelow Manufacturing Co., .	Oct. 3,	50,000	50,000	500	61,093	86,676
Butchers' Slaughtering and Melting Association,	Oct. 10,	200,000	156,900	2,000	660,645	660,645
Boston Hydraulic Gold Mining Company,	Oct. 14,	120,000	120,000	1,200	120,386	120,386
Boston Rolling Mills,	Oct. 26,	160,000	160,000	1,600	253,809	206,035
Boston and Colorado Gold Mining Company,	Nov. 2,	50,000	5,000	417	50,000	13,443
Bullion Consolidated Mining Co.,	Nov. 2,	800,000	800,000	800,000	800,000	5,000
Boston Needle Company, . . .	Nov. 15,	50,000	50,000	500	53,997	53,997
Blake Hose Company,	Nov. 15,	200,000	200,000	2,000	None, .	None.
Boston Beer Co. (2d return), .	Nov. 16,	150,000	150,000	150	310,500	310,500
Border City Mills,	Nov. 20,	1,000,000	997,500	10,000	-	-
Beverly Gas Light Company, .	Nov. 23,	40,000	40,000	400	22,450	44,171
Boston Journal of Commerce Publishing Company, . . .	Nov. 27,	20,000	20,000	200	20,532	37,105
Boott Cotton Mills,	Dec. 4,	1,200,000	1,200,000	1,200	1,813,760	1,813,760
Brown Hotel Company,	Dec. 14,	40,000	40,000	400	40,000	40,000
Belcher and Taylor Agricultural Tool Company,	Dec. 22,	50,000	50,000	500	96,831	96,831
Concord Granite Company, . .	Jan. 4,	40,000	40,000	800	102,736	84,623
Chicopee Manufacturing Co., .	Jan. 7,	1,000,000	1,000,000	10,000	1,647,091	1,647,091
Citizens Gas Light Company of Quincy,	Jan. 27,	12,500	12,500	125	23,023	23,023
Charlestown Gas Company, . .	Jan. 29,	500,000	500,000	10,000	576,252	576,252
Chase Turbine Manufacturing Co.,	Feb. 1,	30,000	30,000	300	43,400	43,400
Consolidated Wax Thread Sewing Machine Company,	Feb. 3,	50,000	50,000	500	88,980	90,000
Christian Register Association, .	Feb. 23,	8,500	8,500	85	13,075	13,075

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Central Mills Company, . . .	1876. Feb. 25,	\$150,000	\$150,000	1,500	\$248,642	\$248,642
Crescent Mills,	Mar. 1,	500,000	500,000	5,000	985,211	1,089,890.
Chace Mills,	Mar. 3,	500,000	499,765	5,000	989,813	989,813
Cordis Mills,	Mar. 10,	120,000	120,000	1,200	126,891	126,891
Chelsea Sovereigns Co-operative Association,	Mar. 13,	1,000	814	173	1,051	1,051
Cutter and Walker Manufactur- ing Company,	Mar. 23,	40,000	40,000	400	65,313	75,319
Cambridgeport Dairy Company,	Mar. 24,	200,000	200,000	2,000	200,158	200,158
Citizens Gas Light Company, .	Apr. 8,	5,000	None, .	None, .	None, .	None.
Cambridge Preserving Company,	Apr. 14,	25,000	25,000	250	27,844	27,844
Central Square Wharf Company,	Apr. 17,	60,000	Unknown.	600	39,000	84,000.
Clark W. Bryan Company, . .	Apr. 26,	200,000	200,000	2,000	834,469	834,469
Carver Cotton Gin Company, .	May 3,	100,000	100,000	1,000	177,006	186,807
Clinton Gas Light Company, .	May 3,	50,000	50,000	100	60,513	60,513
Clinton Wire Cloth Company, .	May 22,	400,000	400,000	4,000	577,607	577,607
Crocker Manufacturing Company,	June 7,	60,000	60,000	600	136,866	136,866
Chester Emery Company, . . .	June 13,	500,000	500,000	5,000	90,391	613,500
Clark and Chapman Machine Co.,	June 21,	30,000	30,000	300	62,259	62,259
Chelsea Oil Company,	June 23,	100,000	100,000	1,000	190,009	190,009
Chelmsford Foundry Company, .	June 24,	16,000	16,000	160	40,000	24,500
Cohasset Mills,	July 21,	100,000	100,000	1,000	136,432	136,432
Chapman Valve Manufacturing Company,	Aug. 1,	100,000	85,500	855	127,948	127,948
Cumberland Brown Stone Co., .	Aug. 5,	20,000	20,000	200	-	-
Crosby Steam Gage and Valve Company,	Aug. 5,	30,000	30,000	299	36,172	36,172
Crompton Carpet Company, . .	Aug. 7,	165,000	163,500	1,635	374,652	374,652
Carew Manufacturing Company,	Aug. 9,	35,000	35,000	350	227,904	227,904
Chelsea Gas Light Company, . .	Aug. 11,	300,000	300,000	3,000	347,473	347,473
Courier Publishing Company, . .	Aug. 21,	6,800	6,800	68	-	-
Cape Ann Isinglass and Glue Company,	Aug. 22,	30,000	30,000	300	46,818	46,818
Cary Improvement Company, . .	Aug. 23,	275,000	275,000	55,000	343,929	450,822
Carson and Brown Company, . .	Aug. 30,	150,000	150,000	1,500	285,776	285,776
Cape Ann Anchor Works, . . .	Sept. 18,	25,000	25,000	250	41,489	41,489
Clement and Hawkes Manufactur- ing Company,	Sept. 23,	100,000	100,000	100	173,782	185,949

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Cambridge Gas Light Company,	1876. Oct. 4,	\$700,000	\$700,000	7,000	\$983,443	\$983,443
Citizens Gas Light Company of South Reading,	Nov. 4,	100,000	95,800	953	100,676	100,676
Co-operative Mutual Homestead Company,	Dec. 5,	4,000	4,000	40	13,000	13,000
Chicopee Manufacturing Co., .	Dec. 28,	1,000,000	1,000,000	10,000	1,692,004	1,692,004
Deep Sea Isinglass Company, .	Jan. 4,	40,000	38,900	389	63,185	63,185
Dedham and Hyde Park Gas Company (for 1875),	Jan. 27,	125,000	125,000	2,500	133,107	133,107
Dudley Hosiery Company, . .	Jan. 27,	125,000	125,000	1,250	137,263	137,263
Dutcher Temple Company, . .	Feb. 2,	40,000	40,000	400	50,408	50,408
Diamond Ledge Gold Mining Co.,	Feb. 7,	50,000	50,000	500	54,517	54,517
Danvers Gas Light Company, .	Feb. 14,	20,000	20,000	400	24,372	24,372
Dover Stamping Company, . .	Feb. 28,	200,000	200,000	2,000	368,430	368,430
Dighton Furnace Company, . .	Mar. 8,	100,000	100,000	1,000	-	-
Dooley Manufacturing Company,	Mar. 10,	25,000	25,000	250	30,744	30,744
Danvers Bleachery,	Mar. 22,	200,000	200,000	2,000	322,383	322,383
Dighton Manufacturing Co., .	Mar. 25,	18,000	18,000	60	-	-
Downer Kerosene Oil Company,	June 7,	200,000	200,000	2,000	536,163	536,163
Dorchester Gas Light Company,	June 22,	400,000	400,000	4,000	483,300	483,300
Davol Mills,	June 30,	270,000	270,000	2,700	1,076,187	1,076,187
Drake Gas Light Company, . .	July 21,	150,000	150,000	1,500	-	-
Douglas Axe Manufacturing Co.,	July 26,	400,000	400,000	4,000	477,749	477,749
Dwight Manufacturing Company,	Aug. 8,	1,200,000	1,200,000	2,400	2,263,530	2,263,530
Dresser Manufacturing Company,	Aug. 19,	36,000	36,000	360	4,000	-
Durfee Mills,	Nov. 2,	500,000	500,000	500	1,845,763	1,845,763
Dwight Printing Company, . .	Nov. 10,	300,000	300,000	3,000	497,928	497,928
Dedham and Hyde Park Gas Co.,	Nov. 15,	125,000	125,000	2,500	135,366	135,366
Domestic Needle Works, . . .	Nov. 23,	40,000	40,000	400	53,291	53,291
East Templeton Co-operative Chair Company,	Jan. 4,	15,000	15,000	150	32,242	32,242
Easthampton Gas Company, . .	Jan. 27,	25,000	25,000	250	31,780	31,780
Easthampton Rubber Thread Co.,	Jan. 27,	150,000	150,000	1,500	262,725	262,725
Ellis Foundry Company, . . .	Feb. 28,	15,000	15,000	150	27,470	27,470
European Globe Nail Company, .	Feb. 28,	500,000	500,000	5,000	513,585	513,585
Eagle Rubber Company,	Mar. 7,	48,000	48,000	480	73,972	73,972

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
E. Stebbins Manufacturing Co., .	1876. Mar. 16,	\$50,000	\$50,000	500	\$64,090	\$64,090
East Boston Gas Light Company,	Mar. 27,	220,000	220,000	8,800	295,246	295,246
East Boston Dry Dock Company,	Mar. 31,	100,000	100,000	5,000	100,000	100,000
Easton Stone Company, . . .	Apr. 17,	7,000	7,000	70	4,474	-
Eureka Clothes Wringing Machine Company, . . .	Apr. 18,	40,000	40,000	400	87,206	87,206
Equitable Safe Deposit Company,	Apr. 21,	25,000	25,000	250	25,000	25,000
Eastern Co-operative Association,	Apr. 25,	4,500	4,500	-	7,557	11,468
Essex Mill Corporation, . . .	May 18,	6,900	6,900	60	-	-
Essex Steam Mill Company, . .	May 16,	14,800	13,100	131	10,819	-
Essex Company,	June 7,	500,000	500,000	10,000	1,069,674	1,069,674
Eagle Cotton Company, . . .	June 21,	90,000	60,000	900	84,154	84,154
Everett Mills,	July 28,	800,000	800,000	8,000	1,467,526	1,467,526
Essex Co-operative Boot and Shoe Company,	Aug. 1,	4,000	4,000	8	9,648	9,881
Ellenville Tanning Company, .	Oct. 25,	270,000	270,000	2,700	515,519	562,201
East Liverpool Manufact'ing Co.,	Nov. 24,	5,000	5,000	50	2,615	6,675
East Liverpool Manufacturing Company (for 1875),	Nov. 24,	5,000	5,000	50	2,615	6,675
East Abington Crispin Co-operative Association,	Dec. 18,	2,500	-	-	None,	-
Fall River Workingmen's Co-operative Association,	Jan. 29,	25,000	17,026	1,690	41,930	41,930
Fitchburg Hotel Company, . . .	Feb. 3,	20,000	20,000	400	50,411	50,411
Fall River Print Works, . . .	Feb. 14,	200,000	200,000	200	349,484	349,484
First Worcester Co-operative Grocery and Provision Ass'n, .	Feb. 23,	5,000	5,000	1,000	9,994	9,354
Forest River Lead Company, . .	Feb. 23,	100,000	100,000	1,000	195,948	195,948
Franklin Woolen Manufacturing Company,	Feb. 23,	75,000	75,000	750	75,000	75,000
Florence Manufacturing Co., . .	Feb. 23,	100,000	100,000	1,000	152,582	152,582
Fall River Granite Company, . .	Mar. 20,	12,000	12,000	120	13,200	18,200
Florence Sewing Machine Co., .	Mar. 21,	500,000	500,000	5,000	710,942	710,942
Flint Mills,	Mar. 27,	600,000	577,611	6,000	994,287	994,287
Franklin Felting Mills, . . .	Mar. 30,	60,000	60,000	600	78,065	78,065
Fitchburg Machine Company, . .	Apr. 12,	60,000	60,000	60	114,914	114,914
Freeman Manufacturing Co., . .	Apr. 19,	300,000	300,000	3,000	717,183	717,183
Fall River Merino Company, . .	May 6,	90,000	82,000	820	119,759	119,759

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabli- ties.
	1876.					
Florence Furniture Company, .	May 10,	\$20,000	\$19,800	200	\$30,250	\$31,400
Fall River Co-operative Building Association,	May 17,	6,000	6,000	600	6,887	6,411
Fitchburg Gas Company, . .	May 17,	60,000	60,000	1,200	63,442	61,519
Fall River Bleachery, . . .	May 31,	250,000	250,000	2,490	508,580	508,500
Fitchburg Flour Company, . .	June 27,	80,000	80,000	500	28,142	81,112
Franklin Paper Company, . .	July 8,	60,000	60,000	600	100,870	100,870
Flax Leather Manufacturing Co.,	July 10,	100,000	100,000	1,000	46,434	114,194
Fall River Steamboat Company,	July 11,	48,500	48,500	490	-	-
Farr Alpaca Company, . . .	July 28,	250,000	250,000	2,500	529,305	529,306
W. A. Whitney Carriage Co., .	Aug. 1,	84,000	84,000	840	196,920	196,920
Fall River Iron Works Company,	Sept. 2,	960,000	960,000	960	1,998,412	1,998,412
Fiskdale Mills,	Sept. 16,	350,000	350,000	3,500	779,782	779,782
Fall River Manufactory, . . .	Nov. 2,	150,000	150,000	296	614,810	422,672
Farmington River Water Power Company,	Nov. 9,	100,000	51,303	1,000	-	-
Fitchburg Co-operative Assoc'n,	Nov. 14,	1,380	1,380	207	None,	1,908
Foreign Sewing Machine Co.,	Nov. 15,	500,000	500,000	50,000	2,015	523,604
Fitchburg Scythe and Tool Co., .	Dec. 15,	30,000	30,000	300	-	-
Farren Hotel Company, . . .	Dec. 23,	30,000	30,000	300	53,000	53,000
Groveland Shoe Company, . . .	Jan. 4,	40,000	40,000	400	64,994	64,994
Globe Gas Light Company, . .	Jan. 12,	200,000	200,000	2,000	207,268	207,268
Gazette Publishing Company, .	Jan. 17,	24,000	24,000	24	12,000	24,000
Granite Railway Company, . .	Jan. 25,	250,000	250,000	2,500	313,551	313,551
Glendale Elastic Fabrics Co., .	Jan. 27,	100,000	100,000	1,000	307,260	307,260
Giles County Iron Co. (for 1876),	Feb. 4,	100,000	77,712	868	77,712	77,712
Giles County Iron Company, . .	Feb. 4,	100,000	80,597	865	80,597	80,597
Graton and Knight Manufacturing Company,	Feb. 14,	100,000	100,000	1,000	191,421	191,421
Granite Mills,	Feb. 17,	400,000	400,000	400	1,490,308	1,409,308
Glasgow Company,	Feb. 28,	350,000	350,000	3,500	564,404	564,404
Greenfield Tool Company, . . .	Mar. 1,	71,600	71,600	716	104,859	104,859
Germania Mills,	Mar. 7,	300,000	300,000	3,000	562,892	562,892
Greenville Manufacturing Co., .	Mar. 7,	100,000	100,000	1,000	128,383	128,383
Granite Mining Co. of Colorado,	Mar. 7,	20,000	15,200	152	17,763	17,763
Gardner Co-operative Associat'n,	Mar. 16,	1,000	1,000	106	1,941	1,000

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Gold Medal Sewing Machine Co.,	1876. Mar. 21,	\$250,000	\$250,000	2,500	\$257,500	\$373,000
Globe Publishing Company, .	Apr. 8,	200,000	200,000	2,000	256,309	256,309
Glendon Company,	Apr. 8,	300,000	300,000	3,000	616,366	616,366
Gibbs Loom-Harness and Reed Company,	Apr. 18,	50,000	50,000	500	68,128	68,128
Gillespie Governor Company, .	Apr. 22,	50,000	50,000	500	68,802	68,802
Gilberton Coal Company, . . .	Apr. 24,	500,000	500,000	5,000	519,249	519,249
Grover and Baker Sewing Ma- chine Company,	Apr. 25,	150,000	150,000	1,500	705,469	-
Globe Nail Company,	Apr. 27,	350,000	350,000	3,500	550,044	550,044
George F. Blake Manufact'ing Co.,	May 1,	500,000	500,000	5,000	959,769	959,769
Gemoid Mills,	May 15,	100,000	100,000	1,000	196,001	196,001
Gilbert and Barker Manufactur- ing Company,	May 18,	28,000	28,000	280	96,213	96,213
Griswoldville Manufacturing Co.,	May 23,	125,000	125,000	1,250	208,346	210,557
Gardner Sovereigns Co-operative Association,	June 8,	1,800	1,800	360	3,700	3,700
Great Barrington Gas Light Co.,	June 19,	5,000	5,000	50	6,230	6,056
Glendale Woolen Company, .	July 10,	60,000	60,000	600	36,235	60,000
Gloucester Gas Light Company,	July 17,	62,300	62,300	1,246	95,358	95,358
Gaylord Manufacturing Co., .	Aug. 17,	100,000	100,000	1,000	189,833	189,833
Greenfield Gas Light Company,	Aug. 23,	50,000	50,000	1,000	53,066	53,066
Granite Mills,	Nov. 21,	400,000	400,000	400	1,406,169	1,406,169
George H. Gilbert Manufacturing Company,	Dec. 19,	250,000	250,000	2,500	397,889	397,889
Globe Gas Light Company, . .	Dec. 23,	250,000	250,000	2,500	277,676	277,676
Howard Watch and Clock Com- pany (for 1874),	Jan. 4,	120,000	120,000	1,200	307,500	307,500
Holms Heel Burnishing Machine Company,	Jan. 7,	150,000	150,000	1,500	-	-
Hampden Whip Company, . .	Jan. 25,	40,000	40,000	400	66,958	66,958
Hopedale Furnace Company, .	Feb. 2,	20,000	20,000	200	21,103	21,103
Hopedale Machine Company, .	Feb. 2,	120,000	120,000	1,200	126,110	126,110
Hampshire Paper Company, .	Feb. 4,	200,000	200,000	2,000	275,917	275,917
Hadley Company,	Feb. 7,	600,000	600,000	480	880,491	880,491
Holyoke Warp Company, . .	Feb. 14,	60,000	60,000	600	139,194	139,194
Hamilton Woolen Company, .	Feb. 22,	600,000	600,000	6,000	2,600,719	2,600,719
Hartleigh Coal Company, . .	Mar. 8,	100,000	100,000	5,000	23,287	23,287

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Harvard Manufacturing Co.,	1876. Mar. 8,	\$40,000	\$40,000	400	-	-
Highland Mills,	Mar. 14,	70,000	70,000	700	\$132,441	\$132,441
Hampden Paint and Chemical Co.,	Mar. 23,	36,000	36,000	3,000	100,839	81,516
Henry Clay Coal Company, .	Mar. 23,	60,000	60,000	600	694	-
Hayden Manufacturing Company,	Mar. 24,	50,000	50,000	500	54,803	73,110
Hawes Machine Company, . .	Apr. 4,	15,000	15,000	150	25,000	25,000
Hide and Leather Machine Co.,	Apr. 28,	30,000	30,000	350	37,298	37,298
Harbor Improvement Company,	May 3,	500,000	500,000	5,000	-	-
Hingham Cordage Company, .	May 9,	75,000	75,000	750	102,170	102,170
Hall Treadle Company, . . .	May 11,	25,000	25,000	250	25,500	25,500
Hadley Falls Paper Company, .	May 12,	60,000	50,000	600	132,136	132,136
Hiscox File Manufacturing Co.,	May 16,	60,000	60,000	600	105,679	105,679
Hale Patent Washer Company, .	May 20,	100,000	100,000	1,000	-	136,000
Hinkley Locomotive Works, .	May 24,	600,000	600,000	1,200	1,000,323	1,065,067
Holyoke and Northampton Boom and Lumber Company, . . .	June 9,	50,000	50,000	500	40,000	-
Hamilton Manufacturing Co., .	June 15,	1,200,000	1,200,000	1,200	2,080,044	2,080,044
Haverhill Hat Company, . . .	June 21,	50,000	50,000	500	73,518	73,518
Haskins Engine Company, . . .	June 30,	51,500	51,500	515	None,	52,906
Haskins Steam Engine Company,	June 30,	35,000	35,000	350	42,880	69,872
Hayden Manufacturing Company,	July 10,	50,000	50,000	500	53,393	77,362
Hampden Mills,	July 18,	400,000	400,000	400	-	-
Hopeville Manufacturing Co., .	July 22,	30,000	30,000	300	55,329	33,435
Howard Watch and Clock Co., .	July 22,	120,000	120,000	1,200	302,000	302,000
Holyoke Water Power Company,	July 29,	350,000	350,000	3,500	1,151,753	1,161,753
Haverhill Gas Light Company, .	Aug. 15,	75,000	75,000	1,500	79,409	79,400
Holyoke Paper Company, . . .	Sept. 26,	300,000	300,000	600	723,574	723,574
Holyoke Machine Company, . .	Nov. 17,	150,000	150,000	1,500	237,539	237,539
Hayden Foundry and Machine Company,	Nov. 27,	25,000	23,900	250	11,000	53,000
Helms Heel Burnishing Machine Company,	Dec. 29,	150,000	150,000	1,500	-	-
Ipswich Woolen Mills,	Feb. 14,	75,000	75,000	750	113,363	113,363
Ipswich Mills (for 1875), . . .	Feb. 18,	150,000	150,000	1,500	200,057	200,057
India Manufacturing Company, .	Mar. 7,	200,000	200,000	2,000	245,390	245,390
Indian Orchard Mills,	Mar. 18,	600,000	600,000	6,000	1,161,050	1,161,050

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabli- ties.
Incas Silver Mining Company, .	1876. Nov. 2,	\$300,000	\$300,000	Unk.	\$300,000	\$5,000
Ipswich Mills,	Nov. 22,	150,000	150,000	1,500	257,480	257,480
J. C. Hoadley Company, . . .	Feb. 1,	100,000	100,000	1,000	172,268	172,268
J. C. Clark Printing Company, .	Feb. 8,	16,000	16,000	160	24,130	24,130
Jessup and Laffin Paper Co., .	Feb. 17,	154,000	154,000	1,540	254,065	254,065
Jenkins Manufacturing Corpor'n,	Feb. 28,	100,000	100,000	1,000	122,878	122,878
Journal Newspaper Company, .	Apr. 8,	100,000	100,000	100	100,000	100,000
J. B. Parker Machine Company, .	Apr. 14,	45,000	45,000	450	51,898	51,898
Jamaica Pond Ice Company, . .	May 9,	42,000	42,000	420	83,260	83,260
Jamaica Plain Gas Light Co., .	May 26,	195,000	195,000	1,950	209,490	209,490
John Russell Outlery Company, .	Aug. 14,	450,000	450,000	4,500	665,799	665,799
Johnson Manufacturing Co., . .	Dec. 28,	125,000	125,000	1,250	428,258	428,258
Kilburn, Lincoln and Company, .	Feb. 23,	80,000	80,000	800	101,056	-
King Philip Mills,	Feb. 28,	500,000	500,000	5,000	1,061,918	1,061,918
Kellogg Steam Power Company,	Mar. 21,	42,000	42,000	420	52,616	52,616
Keith Paper Company,	June 14,	300,000	285,000	2,850	594,722	594,722
Kinsley Iron and Machine Co., .	July 15,	200,000	200,000	2,000	-	-
Klason Machine Company, . . .	Sept. 15,	150,000	150,000	1,500	196,499	189,508
Lawrence Woollen Company, . .	Jan. 25,	150,000	150,000	1,500	288,144	288,144
Lowell Manufacturing Company,	Feb. 1,	2,000,000	2,000,000	2,900	2,719,544	2,719,544
Loring and Blake Organ Co., . .	Feb. 1,	25,000	25,000	250	40,907	40,907
Lawrence Lumber Company, . .	Feb. 14,	54,000	54,000	540	-	-
Lamb Knitting Machine Manu- facturing Company,	Feb. 14,	100,000	100,000	1,000	146,657	146,657
Land and Coal Company of Golden (for 1875),	Feb. 23,	250,000	58,800	2,500	279,796	279,796
Lawrence Gas Company,	Feb. 23,	400,000	400,000	4,000	466,108	466,108
Leigh Manufacturing Company, .	Feb. 28,	100,000	100,000	1,000	175,253	175,253
Lawrence Flyer and Spindle Works,	Feb. 28,	50,000	50,000	500	62,442	62,442
Lyman Mills,	Feb. 28,	1,470,000	1,470,000	14,700	2,515,472	2,515,472
Lenox Iron Works,	Mar. 4,	22,442	22,442	702	34,008	34,008
Lowell Hosiery Company, . . .	Mar. 11,	175,000	175,000	1,750	239,177	239,177
Leominster Gas Light Company,	Mar. 15,	30,000	30,000	300	54,210	54,210
Lancenville Granite Company, .	Mar. 21,	50,000	50,000	500	75,831	75,831

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Lowell Oil Cup Company, . . .	1876. Apr. 14,	\$35,000	\$35,000	350	\$32,768	\$34,219
Lynn Gas Light Company, . . .	May 10,	300,000	300,000	3,000	369,679	369,679
Lexington Buildings Association,	May 10,	200,000	200,000	2,000	200,000	200,000
Lagoon Pond Company in Dukes- county,	May 17,	600	1,200	12	-	-
Lynn Mechanics Building Ass'n,	May 22,	20,100	20,100	402	36,985	36,985
Lawrence Duck Company, . . .	June 29,	300,000	300,000	300	520,000	520,000
Land and Coal Comp'y of Golden,	July 11,	250,000	100,000	2,500	286,925	286,925
Lawrence Manufacturing Co., . .	July 17,	1,500,000	1,500,000	1,500	2,476,298	2,476,298
Lowell Bleachery,	July 18,	300,000	300,000	1,500	436,402	436,402
Lovell Woolen Company, . . .	July 20,	30,000	30,000	300	20,000	61,041
Lowell Machine Shop,	July 21,	600,000	600,000	1,200	1,302,409	1,302,409
Lamson and Goodnow Manufact- uring Company,	July 24,	300,000	300,000	600	586,593	586,593
Lancaster Mills,	July 25,	800,000	800,000	2,000	1,133,425	1,133,425
Ludlow Manufacturing Company,	July 25,	200,000	200,000	2,000	323,159	323,159
Lowell Gas Light Company, . .	Aug. 8,	500,000	500,000	5,000	589,463	589,463
Lowell Card Company,	Aug. 9,	40,000	40,000	400	60,641	60,641
Lowell Wadding and Paper Co.,	Sept. 21,	50,000	50,000	500	76,825	112,734
Mount Tom Co-operative Assoc'n,	Jan. 12,	4,000	2,050	82	3,157	3,157
Middlesex Company,	Jan. 25,	750,000	750,000	7,500	1,010,378	1,010,378
Middlesex Co-operative Boot and Shoe Company,	Jan. 25,	10,000	10,000	40	14,249	14,249
Merchants Tobacco Company, . .	Jan. 25,	200,000	200,000	2,000	200,775	200,775
Millers Falls Company,	Jan. 27,	185,000	185,000	1,850	254,142	254,142
Mason and Hamlin Organ Co., . .	Feb. 1,	400,000	400,000	4,000	661,885	661,885
Marland Manufacturing Co., . .	Feb. 5,	100,000	100,000	100	274,164	274,164
Massachusetts Cigar Makers Co- operative Association,	Feb. 5,	7,000	7,000	10	15,717	15,951
Massachusetts Arms Company, . .	Feb. 14,	None, .	None, .	700	9,426	9,426
Massachusetts Brick Company, . .	Feb. 14,	400,000	400,000	4,000	669,952	669,952
Millers River Manufacturing Co.,	Feb. 14,	30,000	30,000	300	48,758	50,197
Munroe Organ Reed Company, . .	Feb. 16,	60,000	60,000	600	96,392	96,392
Magee Furnace Company,	Feb. 23,	200,000	200,000	2,000	451,850	451,850
Massasoit Paper Manufacturing Company,	Feb. 23,	300,000	300,000	3,000	413,181	413,181
Mechanics Mills,	Feb. 23,	750,000	750,000	7,500	1,159,631	1,159,631

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as filed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Monument Sovereigns Distributing Association,	1876. Feb. 23,	\$1,000	\$650	130	\$650	\$650
Massachusetts Cotton Mills,	Feb. 24,	1,800,000	1,800,000	1,800	2,720,891	2,720,891
Morgan Envelope Company,	Feb. 24,	100,000	100,000	1,000	349,181	349,181
Manhattan Lime Hurdle Co.,	Feb. 28,	15,000	15,000	150	15,000	-
Massachusetts Frear Artificial Stone Company,	Feb. 29,	150,000	146,025	1,406½	161,318	183,746
Murdock Parlor Grate Company,	Feb. 29,	24,000	24,000	240	32,032	32,032
Merrimac Chemical Company,	Mar. 1,	100,000	90,000	1,800	144,923	144,923
Mount Hope Planing and Moulding Company,	Mar. 8,	8,000	8,000	80	9,063	10,337
Munroe Paper Company,	Mar. 10,	120,000	120,000	1,200	174,910	237,511
Mount Tom Thread Co. (for 1874),	Mar. 14,	55,400	55,400	554	71,148	71,148
Mt. River Button Company,	Mar. 16,	60,000	60,000	600	143,585	143,585
Merrick Thread Company,	Mar. 18,	350,000	350,000	3,500	720,132	720,132
Milford Straw Company,	Mar. 20,	14,000	14,000	140	15,846	14,000
Merchants Manufacturing Co.,	Mar. 27,	800,000	800,000	8,000	1,701,280	1,701,280
Manchester Granite Company,	Apr. 7,	50,000	50,000	1,000	65,409	65,409
Mechanics Manufacturing Co.,	Apr. 20,	60,000	60,000	600	192,726	192,726
Mount Washington Glass Works,	Apr. 24,	150,000	150,000	1,500	247,619	354,509
Monument Mills,	Apr. 24,	50,000	50,000	500	290,000	290,000
Mechanics Foundry and Machine Company,	May 11,	100,000	52,976	949½	14,830	17,324
Musik Hall Assoc'n of Worcester,	May 23,	30,000	26,800	268	70,000	70,000
Marlborough Gas Light Co.,	June 6,	50,000	50,000	500	40,904	52,554
Malden and Melrose Gas Light Company,	June 10,	170,000	170,000	1,700	196,123	196,123
Methuen Company,	June 12,	90,000	90,000	180	949,000	979,871
Massachusetts Portable Railroad Company,	June 13,	100,000	100,000	1,000	25,355	129,295
Montague Paper Company,	June 14,	290,000	290,000	2,900	763,076	763,076
Monadnock Steam Mill Company,	June 21,	7,000	7,000	70	8,000	18,849
Morse Twist Drill and Machine Company,	June 27,	150,000	150,000	3,000	337,560	337,560
Manufacturers Gas Company,	July 5,	68,000	47,500	475	157,542	157,542
Merchants Woolen Company,	July 7,	700,000	700,000	7,000	-	-
Massachusetts Screw Company,	July 11,	60,000	60,000	600	63,001	63,001
Merrimack Manufacturing Co.,	July 18,	2,500,000	2,500,000	2,500	3,221,165	3,221,165
Manufacturers Corporate Ass'n,	July 20,	50,000	50,000	500	75,192	75,192

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Minot Manufacturing Company, .	1876. July 20,	\$80,000	\$80,000	80	\$124,294	\$124,294
Mount Laffee Coal Company, .	Aug. 9,	200,000	200,000	20,000	9,268	275,161
Merrimac Navigation and Express Company,	Aug. 17,	6,000	6,000	60	5,320	8,500
Mason Machine Works, . . .	Aug. 28,	800,000	800,000	8,000	987,575	987,575
Merrimac Hat Company, . . .	Aug. 28,	75,000	75,000	1,500	127,042	127,042
Massachusetts Compressed and Finished Stave Company, . . .	Sept. 1,	200,000	26,000	2,000	—	26,000
Masconomet Mills,	Sept. 1,	250,000	250,000	2,500	276,555	350,916
Mutual Gas Light Company of Southbridge,	Sept. 4,	15,000	14,750	371	19,604	19,604
Marshpee Manufacturing Co., .	Sept. 18,	25,000	25,000	250	20,780	—
Milford Gas Light Company, .	Oct. 16,	72,100	72,100	721	51,161	82,600
Mount Hope Iron Company, . .	Oct. 16,	200,000	200,000	2,000	242,269	242,269
Mount Tom Thread Company, .	Oct. 27,	55,400	55,400	554	75,585	75,585
Middlesex Paper Company, . .	Nov. 13,	50,000	50,000	500	—	—
Montaup Mills,	Nov. 28,	250,000	250,000	2,500	483,661	546,038
Middlesex Co-operative Boot and Shoe Company,	Dec. 14,	10,000	10,000	40	20,474	20,474
Nahant Steamboat Express Co., .	Jan. 4,	60,000	60,000	600	60,000	60,000
Nahant Land Company,	Jan. 4,	250,000	240,000	2,400	243,184	243,184
North Attleboro'gh Gas Light Co.,	Jan. 11,	45,200	45,200	452	33,450	70,300
North Bridgewater Gas Light Co.,	Jan. 15,	64,000	41,700	417	73,667	73,667
New England Awl and Needle Company,	Jan. 25,	10,000	9,600	96	20,148	20,148
New Bedford Gas Light Company,	Jan. 25,	225,000	225,000	2,250	293,840	293,840
National Button Company, . . .	Jan. 27,	150,000	150,000	1,500	272,773	272,773
Natick Protective Union, . . .	Feb. 1,	6,000	6,000	600	7,919	7,919
Nashawannuck Manufacturing Company,	Feb. 1,	300,000	300,000	3,000	713,296	713,296
Nine Mile Pond Fishing Co., . .	Feb. 5,	1,000	1,000	100	1,000	1,000
National Needle Company, . . .	Feb. 7,	88,000	88,000	880	137,151	137,151
New England Hod Elevating Company,	Feb. 7,	150,000	150,000	1,500	150,000	—
National Alarm Company, . . .	Feb. 16,	250,000	250,000	2,500	3,862	252,750
New Bedford Copper Company,	Feb. 23,	250,000	250,000	2,500	320,207	320,207
Narragansett Mills,	Feb. 23,	400,000	400,000	4,000	728,056	728,056
Nantucket Gas Light Company, .	Feb. 28,	36,000	36,000	360	7,658	37,000

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Namaking Steam Cotton Co., .	1876. Feb. 29,	\$1,500,000	\$1,500,000	15,000	\$2,451,260	\$2,451,260
New England Felt Roofing Co., .	Feb. 29,	60,000	60,000	600	77,102	77,102
National Manufacturing Co., .	Mar. 7,	50,000	50,000	500	109,390	109,390
Norstock Silk Company, . .	Mar. 7,	120,000	120,000	1,200	739,834	739,834
New Bedford Ice Company, .	Mar. 14,	20,000	20,000	200	25,773	25,773
New England Corrugated Packing Manufacturing Company, .	Mar. 14,	15,000	15,000	150	—	—
New England Slate and Tile Co.,	Mar. 14,	150,000	150,000	6,000	150,075	150,075
Nantucket and Cape Cod Steamboat Company,	Mar. 21,	71,700	71,700	717	78,000	104,863
New England Glass Company, .	Mar. 24,	500,000	500,000	1,000	531,006	531,006
Norton Steam Power Company, .	Mar. 27,	30,000	30,000	300	11,000	39,000
Novelty Steam Heating Company,	Apr. 10,	30,000	30,000	300	41,011	41,011
New Bedford and New York Steamship Company, . . .	Apr. 17,	400,000	349,100	3,492	623,294	623,294
Newburyport Gas Company, .	Apr. 18,	80,000	80,000	800	97,978	97,978
New Bedford, Vineyard and Nantucket Steamboat Company, .	Apr. 20,	70,000	70,000	700	130,754	130,754
New England Fire Extinguisher Company,	Apr. 21,	50,000	50,000	473	58,268	58,268
New Bedford Tool Company, .	Apr. 29,	20,000	15,700	157	20,340	20,340
New England Brick Company, .	May 1,	70,000	70,000	700	39,747	34,085
New Bedford Cordage Company,	May 12,	75,000	75,000	750	485,586	485,586
New Bedford Flour Company, .	May 12,	150,000	150,000	1,500	222,674	275,236
New England Type Foundry Company,	May 16,	30,000	30,000	300	39,029	39,029
Northampton Indelible Pencil Co.,	May 17,	20,000	20,000	200	5,800	—
New York and Boston Despatch Express Company,	May 25,	100,000	100,000	1,000	102,920	111,431
North Attleborough Union Building Association,	June 5,	50,000	23,250	465	64,538	64,538
New Braintree Cheese Manufacturing Company,	June 5,	3,800	3,600	38	7,750	9,245
Northampton Gas Light Co., .	June 13,	50,000	50,000	2,000	59,937	59,937
New York Watch Company, .	June 19,	145,600	145,600	1,456	508,888	508,888
Newton Chemical Company, .	June 21,	30,000	30,000	30	13,642	13,642
New Marlborough Cheese Manufacturing Company,	June 24,	4,000	4,000	40	4,000	4,000
Natick Gas Light Company, .	July 10,	20,000	20,000	200	32,563	32,563
New England Steam Car Co., .	July 13,	200,000	200,000	2,000	200,000	200,000

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Newton and Watertown Gas Light Company,	1876. July 20,	\$200,000	\$200,000	2,000	\$268,519	\$268,519
North Adams Gas Light Co.,	July 20,	50,000	50,000	500	107,659	107,659
Nelson Mills,	July 25,	36,000	36,000	360	36,000	36,000
New England Box Company,	Aug. 15,	22,000	22,000	220	28,788	28,788
New England Toy Company,	Aug. 24,	15,000	15,000	150	31,571	31,571
Neponset Cotton Factory,	Sept. 2,	130,600	130,600	1,306	83,917	134,413
Northampton Cutlery Company,	Sept. 4,	100,000	100,000	1,000	191,992	216,134
National Tube Works Company,	Sept. 18,	1,000,000	1,000,000	10,000	1,653,208	1,653,208
New England Lithographic Company,	Sept. 18,	50,000	50,000	500	-	-
Nabnasset Manufacturing Company,	Sept. 27,	40,000	40,000	400	None,	-
National Cigar Makers Co-operative Association,	Sept. 30,	2,100	2,100	7	5,158	5,158
Nantucket Surf Side Company,	Oct. 9,	200,000	200,000	2,000	-	-
Nahant Steamboat Express Company,	Oct. 14,	60,000	60,000	600	60,000	60,000
North Andover Mills,	Oct. 23,	100,000	100,000	1,000	113,134	113,134
North Brookfield Co-operative Association,	Oct. 25,	1,000	1,000	200	1,634	1,609
New England Dredging Co.,	Nov. 9,	42,000	42,000	420	61,000	61,000
Northern New England Hay and Grain Carrier Company,	Nov. 28,	1,200	1,200	12	9,275	9,275
National Button Company,	Dec. 29,	150,000	150,000	1,500	262,320	262,320
O'Neill Mining and Smelting Co.,	Jan. 14,	10,000	10,000	100	None,	None
Old Colony Co-operative Association,	Feb. 14,	2,000	1,320	264	3,976	3,976
Oliver Ames and Sons Corporation,	Feb. 29,	400,000	400,000	4,000	412,037	400,000
Otis Company,	Mar. 10,	800,000	800,000	800	1,347,608	1,347,608
Otter River Company,	Apr. 3,	20,000	20,000	200	52,680	52,680
Oleomargarine Company of Massachusetts,	Apr. 24,	100,000	50,000	500	-	-
Owen Paper Company,	June 22,	60,000	60,000	60	311,882	311,882
Old Colony Iron Company,	June 29,	260,000	260,000	260	489,628	489,628
Old Colony Steamboat Company,	July 22,	900,000	900,000	9,000	1,643,228	1,643,228
Odd Fellows Hall Association of Needham,	Aug. 4,	10,000	10,000	100	21,000	15,000
Osborn Mills,	Aug. 19,	500,000	500,000	5,000	903,276	903,276
Oriental Coal Oil Company,	Nov. 7,	30,000	30,000	300	140,619	140,619

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Ocean Mills,	1876. Dec. 6,	\$200,000	\$200,000	3,000	\$585,243	\$585,243
Pestody Mills,	Jan. 7,	300,000	300,000	3,000	574,779	574,779
Phoenix Cigar Co-operative Association,	Feb. 1,	3,500	3,500	7	8,772	8,772
Phoenix Hall Association,	Feb. 3,	10,000	10,000	100	-	-
Penningsworth and Saco Land and Lumber Company,	Feb. 3,	21,600	21,600	216	21,600	21,950
Plymouth Batting Company,	Feb. 4,	20,000	20,000	200	23,237	23,237
Parsons Paper Company,	Feb. 7,	60,000	60,000	60	676,818	676,818
Pearson Cordage Company,	Feb. 7,	90,000	90,000	900	816,815	816,815
Paul Whittin Manufacturing Co.,	Feb. 19,	200,000	200,000	2,000	819,135	810,846
Porter Britannia and Plate Company,	Mar. 7,	50,000	50,000	500	145,253	182,584
Porter Co-operative Building Society,	Mar. 13,	3,500	5,890	589	5,587	6,427
Plymouth Iron Foundry,	Mar. 16,	75,000	75,000	750	157,808	157,808
Pacific Guano Company,	Mar. 22,	1,000,000	1,000,000	10,000	1,462,009	1,462,009
Pittsford Marble Quarry Co.,	Mar. 30,	50,000	50,000	500	-	-
Phoenix Cotton Manufacturing Co.,	Mar. 31,	100,000	100,000	1,000	117,513	-
Pigeon Hill Granite Company,	Apr. 7,	30,000	30,000	300	77,484	77,484
Pocasset Manufacturing Co.,	Apr. 26,	64½ shares.	Unknown.	64½	1,043,522	1,043,522
Plummer Granite Company,	May 9,	60,000	60,000	600	15,500	60,000
Pigeon Cove Granite Company,	May 13,	50,000	50,000	500	193,809	226,119
Prestrey Stove Lining Company,	May 17,	60,000	56,000	280	100,018	100,804
Pittsfield Coal Gas Company,	May 24,	62,500	62,500	625	84,485	84,485
Plymouth Mills,	May 25,	46,000	46,000	184	81,986	81,986
Pequig Hosiery Company,	June 20,	15,000	15,000	150	26,133	44,901
Plymouth Woollen and Cotton Factory,	June 24,	50,000	50,000	100	73,400	73,400
Pett Valve Company,	June 29,	150,000	150,000	1,500	131,132	277,819
Phoenix Manufacturing Corp'n,	July 5,	30,000	30,000	80	55,987	57,265
Pittsford Machine Company,	July 18,	160,000	160,000	320	578,164	578,164
Parker Mills,	July 24,	200,000	200,000	500	430,954	430,954
Potomac Mills Corporation,	July 25,	600,000	600,000	6,000	1,220,760	1,220,760
Pett Molding Machine Company,	July 12,	75,000	75,000	750	-	-
Pacific Mills,	Aug. 7,	2,500,000	2,500,000	2,500	6,186,575	6,186,575
Pemberton Company,	Aug. 26,	450,000	450,000	4,500	1,042,223	1,042,223

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Pine Dale Woolen Company, .	1876. Aug. 28,	\$30,000	\$30,000	300	None, .	\$40,000
Plymouth Cordage Company, .	Sept. 30,	200,000	200,000	2,000	\$784,007	784,007
Payson and Cutler Manufacturing Company,	Oct. 25,	50,000	50,000	500	58,157	58,157
Plymouth Gas Light Company, .	Nov. 3,	40,000	40,000	400	29,311	42,706
Plymouth Gas Light Company (for 1875),	Nov. 3,	40,000	40,000	400	30,390	44,522
Plymouth Gas Light Company (for 1873),	Nov. 3,	40,000	40,000	400	30,093	45,224
Page Paper Company,	Nov. 18,	40,000	40,000	400	71,546	72,765
Pacific Guano Company, . . .	Dec. 21,	1,000,000	1,000,000	10,000	1,580,573	1,580,573
Peoples Ice Company,	Dec. 30,	50,000	50,000	500	52,298	52,298
Richardson Manufacturing Co., .	Jan. 14,	100,000	100,000	1,000	188,501	188,501
Raddin Elastic Car Wheel Company,	Jan. 25,	25,000	25,000	250	20,000	35,000
Roaring Brook Coal Company, .	Feb. 4,	200,000	200,000	5,000	-	-
Robinson Iron Company, . . .	Feb. 23,	100,000	100,000	1,000	195,090	195,090
Real Estate and Building Co., .	Feb. 28,	200,100	200,100	4,002	239,964	239,964
Riverside Paper Company, . . .	Feb. 29,	150,000	150,000	1,500	241,967	241,967
Roxbury Gas Light Company, .	Mar. 6,	600,000	600,000	6,000	832,017	832,017
Rice and Griffin Manufacturing Company,	Mar. 7,	50,000	46,400	464	68,014	68,014
Reversible Collar Company, . .	Mar. 13,	500,000	500,000	5,000	693,547	693,547
Revere Copper Company, . . .	Mar. 16,	300,000	300,000	300	394,832	394,832
Revere House, Proprietors of the,	Mar. 16,	160,000	160,000	1,600	876,245	168,000
Rollstone Machine Works, . . .	Mar. 25,	24,000	24,000	24	39,221	39,221
Roxbury Central Wharf, Proprietors of the,	May 5,	15,200	15,200	100	-	-
Reading Lyceum Hall Assoc'n, .	May 9,	13,480	13,480	1,348	20,000	17,605
Riverside Manufacturing Co., .	May 23,	100,000	14,545	1,000	14,545	14,545
Russell Mills,	May 23,	125,000	125,000	1,250	225,014	225,014
Rodney Hunt Machine Company,	May 24,	75,000	75,000	750	114,922	114,922
Russell Paper Company, . . .	June 13,	100,000	100,000	100	554,498	554,498
Rogers Upright Piano Company,	June 14,	50,000	50,000	500	60,362	60,362
Robeson Mills,	June 23,	260,000	260,000	260	411,248	411,248
Rockport Granite Company of Massachusetts,	June 24,	200,000	200,000	2,000	-	-
Richmond Iron Works,	Aug. 2,	54,000	54,000	540	662,720	662,720

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Rice, Barton and Fales Machine and Iron Company,	1876. Aug. 15,	\$150,000	\$150,000	1,500	\$239,000	\$239,000
Rubber Stop Manufacturing Co.,	Oct. 31,	10,000	10,000	100	22,264	22,264
Richard Borden Manufacturing Company,	Dec. 1,	800,000	800,000	8,000	1,341,290	1,341,290
Roxbury Carpet Company, . . .	Dec. 1,	43,400	43,400	434	749,538	755,849
Ridgway Ale Fountain Company,	Dec. 6,	24,000	24,000	240	24,000	31,000
Sutton Cranberry Company, . .	Jan. 4,	20,000	20,000	200	20,000	20,000
Silver Lake Company,	Jan. 29,	75,000	75,000	750	125,952	125,952
Star Mills,	Jan. 29,	180,000	180,000	1,800	259,773	259,773
South Abington Workingmen's Co-operative Grocery and Provision Association,	Feb. 3,	2,025	2,025	405	10,442	10,442
Stafford Mills,	Feb. 7,	550,000	550,000	5,500	808,218	808,218
S. R. Nye Bay State Rake Co., .	Feb. 8,	15,000	15,000	150	33,562	33,562
Stoneham Co-operative Shoe Co.,	Feb. 14,	10,000	10,000	40	16,684	16,684
Somerset Co-operative Foundry Company,	Feb. 21,	30,000	30,000	300	75,424	75,424
Southfield Whip Company, . .	Feb. 23,	9,500	9,500	95	18,527	18,527
Sagamore Mills,	Feb. 24,	500,000	500,000	5,000	888,029	888,029
Salem and South Danvers Oil Company,	Feb. 24,	48,000	48,000	480	58,413	58,413
Smith Paper Company,	Feb. 28,	250,000	250,000	2,500	655,019	655,019
Springfield Collar Company, .	Feb. 28,	40,000	40,000	400	67,654	67,654
Southworth Company,	Feb. 29,	40,000	40,000	400	232,839	232,839
Sovereigns Co-operative Co., .	Feb. 29,	7,000	6,000	60	14,263	14,263
Salem Lead Company,	Mar. 10,	150,000	150,000	1,500	276,369	276,369
S. A. Wood's Machine Co., . .	Mar. 11,	300,000	300,000	3,000	348,851	348,851
Stoneham Co-operative Union, .	Mar. 13,	4,000	3,310	331	6,458	6,458
South Boston Gas Light Co., .	Mar. 13,	440,000	440,000	4,400	572,863	572,863
Springfield Gas Light Company,	Mar. 27,	500,000	400,000	5,000	482,765	482,765
Salem Gas Light Company, . .	Mar. 27,	300,000	300,000	3,000	430,431	430,431
Shove Mills,	Mar. 29,	550,000	549,287	5,500	921,913	921,913
Simpsons Patent Dry Dock Co.,	Apr. 8,	350,000	350,000	3,500	493,628	493,628
Suffolk Coal Company,	Apr. 12,	400,000	400,000	4,000	504,185	504,185
Saunders Silk Company,	Apr. 17,	75,000	75,000	750	125,300	140,400
Smith American Organ Co., . .	Apr. 20,	300,000	300,000	3,000	462,081	462,081
Shawmut Iron Works,	Apr. 26,	30,000	30,000	300	None,	None.

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Slade Mills,	1876. Apr. 28,	\$550,000	\$550,000	5,500	\$1,027,162	\$1,027,162
Sawyer Spindle Company, . . .	May 3,	125,000	125,000	1,250	67,352	125,320
Spencer Hotel Corporation, . . .	May 4,	29,900	29,900	299	32,600	32,600
Shaw's Union Air-Engine Co., . .	May 6,	300,000	300,000	3,000	-	-
Stevens Linen Works,	May 9,	800,000	700,000	7,000	661,933	-
Standard Lamp and Glass Pipe Company,	May 11,	100,000	86,600	866	130,275	130,275
Saunders Cotton Mills,	May 17,	175,000	175,000	350	222,406	297,077
Salem Shade Roller Manufacturing Company,	June 5,	60,800	60,800	608	65,515	65,515
Sanford Steamship Company, . . .	June 13,	500,000	500,000	5,000	-	504,273
Southern Berkshire Cheese Co., . .	June 15,	3,600	3,600	36	1,500	3,600
Salisbury Beach Plank Road Co., .	June 21,	10,000	10,000	400	6,880	10,125
Somerset Potters Works,	June 29,	21,800	21,800	218	36,800	36,800
Swift River Company,	July 10,	37,000	36,000	370	-	-
Stoughton Boot and Shoe Co., . .	July 10,	35,000	35,000	350	103,714	-
Samoset Cotton Mills,	July 21,	74,000	74,000	740	86,228	86,228
Stranges Cylinder Saw and Machine Company,	July 25,	20,000	20,000	200	29,122	29,122
Somerset Iron Company,	July 25,	100,000	100,000	1,000	206,082	206,082
S. Harris and Sons Manufacturing Company,	Aug. 5,	60,000	60,000	600	88,892	88,892
South Sudbury Manufacturing Co., .	Aug. 7,	30,000	30,000	300	66,915	66,915
Seccomb Oil Manufacturing Co., . .	Aug. 12,	50,000	50,000	1,000	50,000	50,000
South Reading Ice Company, . . .	Aug. 16,	30,000	30,000	1,000	7,710	30,050
Salem Laboratory Company, . . .	Aug. 17,	150,000	150,000	1,500	158,206	158,206
Stockbridge Iron Company, . . .	Sept. 21,	125,000	125,000	1,250	65,284	162,061
South Boston Iron Company, . . .	Sept. 27,	100,000	100,000	1,000	1,687,784	1,687,784
Simonds Manufacturing Co., . . .	Oct. 21,	120,000	120,000	1,204	205,124	205,124
Smith and Dove Manuf'g Co., . . .	Nov. 9,	300,000	300,000	3,000	671,310	671,310
Saxonville Mills,	Dec. 1,	85,600	85,600	856	1,481,159	1,491,039
Salisbury Mills,	Dec. 29,	1,000,000	1,000,000	10,000	1,804,952	1,828,732
Topeka and James Creek Consolidated Gold and Silver Mining Company,	Jan. 29,	30,000	30,000	{ 150 only retur'd. }	30,000	30,000
Tufts Elevator Works,	Feb. 17,	125,000	125,000		146,511	146,511
Troy Cotton and Woolen Manufactory,	Feb. 24,	300,000	300,000	600	842,597	842,597

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
	1876.					
Taylor and Farley Organ Co., .	Feb. 26,	\$150,000	\$150,000	1,500	\$222,051	\$222,051
Tecumseh Mills,	Mar. 8,	350,000	345,000	310	1,123,323	1,123,323
Thorndike Company, . . .	Mar. 10,	450,000	450,000	450	480,709	480,709
Tudor Company,	Mar. 13,	600,000	600,000	6,000	928,403	928,403
Traveller Newspaper Association (duplicate), . . .	Mar. 21,	88,000	88,000	88	35,000	88,000
Taunton Brick Company, . .	Mar. 31,	75,000	75,000	750	110,904	110,904
Tremont and Suffolk Mills, .	Apr. 27,	1,200,000	1,200,000	12,000	2,068,859	2,068,859
Tyer Rubber Company, . .	Apr. 28,	25,000	25,000	250	49,078	49,078
Tucker Manufacturing Company,	May 9,	167,158	167,158	1,671 ⁵⁷⁹⁷ / ₁₀₀₀₀	135,740	190,544
Taunton Crucible Company, .	June 23,	35,000	35,000	140	45,000	74,279
Taunton Copper Manufacturing Company,	June 24,	900,000	900,000	900	1,267,670	1,297,586
Taunton Locomotive Manufacturing Company,	June 29,	218,500	218,500	437	274,241	274,241
Turners Falls Lumber Co., .	July 10,	85,000	85,000	850	86,002	86,002
Thayer and Judd Paraffine Corporation,	July 13,	300,000	300,000	3,000	367,052	367,052
Taunton Oil Cloth Company, .	July 15,	25,000	25,000	250	33,976	33,976
Taunton Iron Works Company, .	July 19,	67,500	67,500	135	93,806	93,806
Taunton Gas Light Company, .	July 21,	80,000	80,000	1,600	104,140	104,140
Traveller Newspaper Association,	Aug. 3,	88,000	88,000	88	40,000	88,000
Taunton Tack Company, . .	Aug. 7,	120,000	120,000	240	174,293	174,293
Tremont Nail Company, . .	Aug. 9,	100,000	100,000	1,000	190,022	190,022
Times Publishing Company, .	Sept. 18,	50,000	50,000	500	—	—
Taunton Cotton and Machine Company,	Nov. 6,	55,500	55,500	555	84,372	84,372
Turners Falls Company, . .	Dec. 13,	300,000	300,000	3,000	371,484	371,484
Union Button Hole and Embroidery Machine Company, . .	Jan. 29,	350,000	350,000	None, .	None, .	None.
Union Comb Company, . .	Feb. 4,	35,000	35,000	350	101,646	100,361
Union Water Meter Company, .	Feb. 14,	75,000	75,000	750	117,507	117,507
Union Belt Company, . . .	Mar. 7,	24,000	24,000	240	35,926	35,926
Union Glass Company, . .	Mar. 7,	150,000	150,000	1,500	245,705	245,705
Upham Machine Company, . .	Mar. 8,	33,000	30,425	304	—	—
United States and Foreign Salamander Felting Company, New England Branch,	Mar. 11,	5,000	5,000	50	5,542	5,542

Abstract of Certificates of Condition: Supplementary Table—Continued.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
Union Furniture Company, . .	1876. Mar. 21,	\$21,000	\$21,000	210	\$35,186	\$35,786
Union Stone Company, . .	Mar. 22,	150,000	150,000	1,500	206,850	206,850
Union Machine Company, . .	Apr. 5,	65,000	65,000	650	127,675	127,675
Union Treadle Company, . .	May 15,	10,000	10,000	70	10,000	15,000
Union Ice Company, . .	June 7,	60,000	60,000	600	67,750	67,750
Uxbridge Cotton Mills, . .	June 13,	125,000	125,000	250	156,824	156,824
United States Ventilation Co., .	June 20,	60,000	60,000	600	60,794	60,794
Union Paper Manufacturing Co.,	July 7,	200,000	200,000	2,000	432,453	432,453
Union Mill Company, . .	Oct. 25,	155,000	155,000	155	796,714	391,418
Valley Paper Company, . .	Jan. 29,	125,000	125,000	1,250	262,653	262,653
Vapor Engine Company, . .	Apr. 12,	50,000	50,000	500	50,776	53,302
Vitrified Wheel and Emery Company,	Sept. 21,	100,000	100,000	1,000	148,595	148,303
Ventilating Water-Proof Shoe Company,	Nov. 3,	250,000	250,000	2,500	369,633	369,633
Washington Mills, . .	Jan. 4,	1,650,000	1,650,000	16,500	3,489,644	3,489,644
Williamstown Hotel Company, .	Jan. 10,	30,000	30,000	300	33,000	45,000
Worcester Gas Light Company, .	Jan. 27,	500,000	500,000	5,000	683,922	683,922
Wilder Stove-Shelf and Machine Company,	Feb. 4,	5,000	5,000	50	7,734	7,734
Westfield Gas Light Company, .	Feb. 9,	54,000	54,000	538	65,595	65,595
Wakefield Rattan Company, .	Feb. 14,	1,000,000	1,000,000	10,000	1,291,817	1,291,817
Weetamoe Mills, . .	Feb. 16,	550,000	550,000	5,500	896,387	896,387
Waltham Gas Light Company, .	Feb. 24,	100,000	100,000	1,000	106,447	106,447
Winchendon Mill Company, .	Feb. 29,	7,000	7,000	70	10,216	11,849
Worthy Paper Company, . .	Feb. 29,	100,000	100,000	1,000	183,475	183,475
Williamstown Manufact'ing Co.,	Mar. 2,	300,000	300,000	3,000	277,891	439,455
Wampanoag Mills, . .	Mar. 3,	400,000	400,000	4,000	680,436	680,436
Williston Mills, . .	Mar. 7,	350,000	350,000	3,500	873,827	632,163
Westborough Co-op'ative Union,	Mar. 8,	8,850	8,850	236	12,629	12,629
Wenham Co-operative Union, .	Mar. 8,	5,000	5,000	500	14,956	14,956
Warren Cotton Mills, . .	Mar. 10,	450,000	450,000	450	766,388	766,388
Whitin Machine Works, . .	Mar. 16,	600,000	600,000	6,000	903,630	903,630
Wright Manufacturing Co., .	Mar. 21,	60,000	60,000	600	138,596	138,596
Wakefield Real Estate and Building Association,	Mar. 29,	100,000	100,000	1,000	103,027	103,177

Abstract of Certificates of Condition: Supplementary Table—Concluded.

NAME OF CORPORATION.	When certificate was filed.	Capital Stock as fixed by the Corporation.	Capital paid in.	No. of Shares.	Total Assets.	Total Liabilities.
	1876.					
Whiting Paper Company, . . .	Mar. 31,	\$300,000	\$300,000	3,000	\$1,015,916	\$1,015,916
Wameet Steam Mill Company, .	Mar. 31,	16,000	16,000	160	21,131	21,131
Winn Lock Company, . . .	Apr. 4,	12,000	12,000	120	-	12,762
West Boylston Manufact'ing Co.,	May 3,	80,000	80,000	800	362,975	362,975
Washburn Iron Company, . . .	May 16,	500,000	500,000	5,000	447,013	524,863
Wason Manufacturing Company,	May 17,	150,000	150,000	1,500	786,000	786,000
Washington Mills Emery Manu- facturing Company, . . .	May 25,	100,000	100,000	1,000	70,862	100,715
Walworth Manufacturing Co., .	June 8,	400,000	400,000	4,000	696,557	696,557
Washburn and Moen Manufact- uring Company, . . .	June 21,	1,500,000	1,500,000	15,000	2,067,162	2,067,162
Winchendon Water Power Co., .	June 22,	20,000	18,900	189	81,393	81,393
Ward Mining Company, . . .	June 29,	30,000	30,000	300	69,100	69,100
Weymouth Iron Company, . . .	July 25,	150,000	150,000	300	279,958	279,958
Ware River Manufacturing Co.,	July 28,	5,000	5,000	40	5,000	5,000
West Medway Mallet Company,	Aug. 21,	7,500	7,500	75	10,280	7,857
Wheeler Cotton Mills, . . .	Aug. 26,	80,000	80,000	800	104,063	104,063
Whitney Manufacturing Co., . .	Sept. 30,	6,000	6,000	60	16,520	16,520
Westfield Cigar Makers Co-oper- ative Association, . . .	Oct. 4,	1,350	1,350	9	4,176	4,176
Wilbraham Woolen Company, . .	Oct. 4,	45,000	45,000	450	71,710	104,012
Wollaston Foundry Company, . .	Oct. 11,	30,000	30,000	300	59,580	59,580
Whitman and Miles Manufactur- ing Company, . . .	Oct. 12,	300,000	300,000	3,000	496,381	496,381
Warren Paper Company, . . .	Oct. 14,	100,000	None,	1,000	-	-
Wells River Manufacturing Co.,	Oct. 14,	50,000	50,000	500	76,518	76,518
Wameet Power Company, . . .	Oct. 17,	70,000	70,000	700	197,452	197,452
Wamsutta Mills, . . .	Nov. 4,	2,500,000	2,500,000	25,000	4,243,543	4,243,543
Wiley and Russell Manufactur- ing Company, . . .	Nov. 10,	40,000	40,000	400	93,811	93,811
Woburn Gas Light Company, . .	Nov. 10,	45,100	45,100	451	-	-
Westborough Co-op'ative Union,	Dec. 1,	8,850	8,850	236	12,678	12,678
Whittier Machine Company, . .	Dec. 19,	150,000	150,000	1,500	286,512	286,512
Walter Heywood Chair Co., . .	Dec. 27,	240,000	240,000	2,400	739,794	741,565
745 certificates, . . .		\$150,004,885	\$147,793,603	-	\$245,935,136	\$245,439,082
Deduct for 11 corporations filing more than one certificate each, . . .		1,123,400	909,912	-	1,804,361	1,624,301
Total, 734 corporations, . . .		\$148,880,985	\$146,883,691	-	\$244,130,775	\$243,814,781

GENERAL STATEMENT FOR 1876.

Capital Stock of 58 corporations, organized under 1870, 224, 11,	\$4,058,210
Without Capital, 3 library corporations, organized under 1870,	
224, 11, and 1872, 217, 2,	—
Without Capital, 45 religious, or benevolent corporations, or-	
ganized under 1870, 224, 11, and 1874, 375, 4,	—
Capital Stock of 5 religious or benevolent corporations, or-	
ganized under 1870, 224, 11, and 1874, 375, 4,	42,000
Capital Stock of 2 railroad corporations, organized under 1874,	
372, 29,	200,000
Capital Stock of 1 insurance corporation, organized under 1872,	
375, 9,	200,000
Subscribed Insurance of 1 insurance corporation, organized un-	
der 1872, 375, 9,	500,000
Without Capital, 8 insurance corporations, organized under	
1872, 375, 9,	—
 Total,	 <u>\$5,000,210</u>
 Capital paid up, of 70 corporations, under 1870, 224, 32, and	
1874, 177, 2,	\$4,589,200
Capital partially paid, of 2 railroad corporations, under 1874,	
372, 47,	24,000
Capital partially paid, of 1 railway corporation, under 1871,	
381, 8,	<u>460,000</u>
 Capital invested by 15 corporations, certificates under 1870,	
224, 32, in real estate,	\$976,093
Capital invested by 52 corporations, certificates under 1870,	
224, 32, in personal estate,	1,558,547
Capital invested by 12 corporations, certificates under 1870,	
224, 32, in mixed,	1,571,983
Capital on hand by 26 corporations, certificates under 1870,	
224, 32, in cash,	482,575
 Total,	 <u>\$4,589,200</u>

Capital of 2 railroad corporations not required to state investment,	\$24,000
Capital of 1 insurance corporation not required to state investment,	200,000
Capital increased by 18 corporations, under 1870, 224, 34,	2,311,900
of which, paid in,	2,309,500
Capital increased by 3 insurance corporations, under 1872, 375, 13 (paid in),	450,000
original capital,	1,200,000
present capital,	1,650,000
Capital increased by 2 railway corporations, under 1871, 381, 8, and 1874, 29, 15,	23,000
original capital,	250,000
present capital,	573,000
Capital reduced by 11 corporations, under 1870, 224, 35,	2,183,000
present capital,	952,000
Capital reduced by 1 railroad company, under 1874, 372, 31,	80,000
present capital,	20,000
Capital reduced by 1 railway company, organized under 1868, ch. 97,	105,000
Confirmation of organization of 1 corporation, organized under 1867, ch. 134, capital,	100,000
Confirmation of proceedings of 4 corporations, under 1874, 349, 2, capital,	379,000

CERTIFICATES OF CONDITION, OR ANNUAL RETURNS FOR 1876, under 1870, 224, 33, and amendment, 1874, 349, 1.

745 certificates filed (11 of which were for former years). (734 corporations.)

Total capital, as fixed by the corporations, \$148,880,985

Total amount thereof paid in, 146,883,691

Assets, as follows: (In tabulating, the fraction of a dollar, if over 50 cents, is added as one dollar, if less than 50 cents, it is dropped.)

Total real estate (in some returns, machinery is included), \$93,198,839

Land and Water Power (partial returns only), 9,334,937

Buildings (partial returns only), 15,417,838

Machinery (sometimes included with real estate), 40,928,990

Other assets (sometimes returned as total, often only as miscellaneous assets), 34,605,139

Cash and debts receivable, 41,991,456

Manufactures, materials, and stock in process, 53,562,859

Patent Rights, 5,482,936

Miscellaneous, 8,600,836

Total assets of corporations returning totals, and as they foot up, 244,130,775

Liabilities, as follows:—

Total Capital Stock (paid in, or regarded as a liability),	\$146,318,365
Total Debts,	77,518,692
Reserves (this sub-heading does not indicate total reserves, as the returns are made),	15,391,619
Balance, Profit and Loss,	16,694,319
Reserve for Depreciation,	5,128,307
Total liabilities of corporations returning totals,	243,814,781

FEES PAYABLE IN THE SECRETARY'S DEPARTMENT UNDER THE CORPORATION ACT OF 1870, CHAPTER 224, AND AMENDMENTS THERETO, AND OTHER ACTS FOR THE FORMATION OF CORPORATIONS.

For filing and recording the CERTIFICATE OF ORGANIZATION, including the Agreement of Association, together with the issuing of the Secretary's CERTIFICATE OF INCORPORATION having "the force and effect of a special charter," under sections 11 and 12 of chapter 224 of 1870, *one-twentieth of one per cent. of the amount of the capital stock as fixed by the agreement of the Association.*

This fee (chapter 356 of 1871) shall not be less in any case than *five dollars*, nor shall it exceed *two hundred dollars*.

For filing and recording the CERTIFICATE OF ORGANIZATION, including the Agreement of Association, and issuing the Secretary's CERTIFICATE OF INCORPORATION, under section 4 of chapter 375 of 1874, or under section 2 of chapter 49 of 1875, FIVE DOLLARS.

For filing and recording the CERTIFICATE OF PAYMENT OF CAPITAL, under section 32, chapter 224 of 1870, or section 2, chapter 177 of 1875, ONE DOLLAR.

For filing and recording the CERTIFICATE OF CONDITION (or *annual return*), under section 33, chapter 224 of 1870, and as amended by chapter 349 of 1874, section 1, FIVE DOLLARS.

For filing and recording the CERTIFICATE OF INCREASE OF CAPITAL, under section 34, chapter 224 of 1870, *as amended by chapter 356 of 1871, "one-twentieth of one per cent. of the amount by which the Capital is increased: provided, that the amount so to be paid shall not, when added to the amount or amounts previously paid for filing and recording certificates under section 11 or section 12 and under section 34 of said Act" (chapter 224 of 1870), "exceed in any case the sum of two hundred dollars."*

For filing and recording the **CERTIFICATE OF REDUCTION OF CAPITAL**, under section 35, chapter 224 of 1870, **ONE DOLLAR**.

For filing and recording the **CERTIFICATE OF AUTHORIZATION**, under sections 36 and 54, chapter 224 of 1870, **ONE DOLLAR**.

For filing and recording the **CERTIFICATE OF CONFIRMATION OF ORGANIZATION**, under section 66, chapter 224 of 1870, **ONE DOLLAR**.

For filing and recording **CERTIFICATE OF CONFIRMATION OF PROCEEDINGS**, under section 2, chapter 349 of 1874, **ONE DOLLAR**, or **TWENTY-FIVE CENTS EACH PAGE**.

For official copies of any of the records mentioned in chapter 224 of 1870, **TWENTY-FIVE CENTS EACH PAGE**, and twenty-five cents for the certificate of the same.

For filing and recording the **CERTIFICATES OF ORGANIZATION** of companies formed under chapter 133 of 1851, or chapter 61 of the General Statutes, previous to June 9, 1870, and not before recorded, **FIVE DOLLARS**.

RAILROAD AND RAILWAY CORPORATIONS.

For filing the **CERTIFICATE OF SUBSCRIPTION**, *and of partial payment of Capital Stock*, under chapter 333 of 1871, and chapter 372 of 1874, section 47, **FIFTY DOLLARS**.

For filing and recording the certificate relating to **BRANCHES AND EXTENSIONS** of railroads, under chapter 372 of 1874, section 31, **FIFTY DOLLARS**.

For filing and recording the **ARTICLES OF ASSOCIATION**, and accompanying **CERTIFICATES**, and issuing the Secretary's Certificate of Incorporation, under chapter 53 of 1872, chapter 29 of 1874, section 8, and chapter 372 of 1874, section 29, **FIFTY DOLLARS**.

For filing *and recording* the **CERTIFICATE OF INCREASE OF CAPITAL** of railroad corporations, under chapter 53 of 1872, chapter 372 of 1874, or under Special Acts of Incorporation, **ONE DOLLAR**.

INSURANCE CORPORATIONS.

Fees under Chapter 375 of 1872.

For filing and recording the **CERTIFICATE OF ORGANIZATION**, including the Agreement of Association, together with the issuing of the Secretary's *Certificate of Incorporation*, having "the force and effect of a special charter," under section 9 of chapter 375 of 1872, **TWENTY-FIVE DOLLARS**.

For filing and recording the **CERTIFICATE OF INCREASE OF CAPITAL**, or of **GUARANTEE FUND**, under section 13, chapter 375 of 1872, **FIVE DOLLARS**.

For filing *and recording* the **CERTIFICATE** mentioned in section 19, chapter 375 of 1872, **ONE DOLLAR**.

GENERAL LAWS UNDER WHICH CORPORATIONS MAY BE FORMED.

- Chapter 224 of 1870. Formation of Manufacturing and other Corporations.
Chapter 53 of 1872. Of Railroad Corporations.
Chapter 217 of 1872. Of Library Corporations ; Chap. 326 of 1872, Amendment.
Chapter 244 of 1872. Of Hotel and Public Hall Corporations.
Chapter 375 of 1872. Of Insurance Companies, and for other purposes.
Chapter 167 of 1873. Of Companies to Insure against Loss or Damage by breakage of Plate Glass, and for other purposes.
Chapter 179 of 1873. Of Common Carrier Corporations.
Chapter 182 of 1873. Of Insurance Companies, Amendment.
Chapter 29 of 1874. Of Street Railway Corporations.
Chapter 165 of 1874. Of Corporations for any purpose, except Banking and Land Companies.
Chapter 295 of 1874. Of Swine-slaughtering Associations.
Chapter 298 of 1874. Of Railroad Corporations, narrow gauge.
Chapter 372 of 1874. Of Railroad Corporations, "General Railroad Act."
Chapter 375 of 1874. Of Religious and Charitable Corporations, etc., etc.
Chapter 351 of 1874. To authorize and regulate the building of Branches and Extensions by Railroad Corporations.
Chapter 49 of 1875. Formation of Religious and Charitable Corporations, etc., etc. ; Reorganization of the same, amendment to 1874, chapter 375.
Chapter 107 of 1875. Relating to 1874, chapter 375.
Chapter 177 of 1875. Amendments to General Corporation Act, chapter 224 of 1870.
Chapter 225 of 1875. Amendment to the same, and to 1873, chapter 179.
The General Statutes. Certain chapters which have not been repealed.
-

CORPORATIONS WHICH HAVE NOT FILED A CERTIFICATE OF PAYMENT AND INVESTMENT OF CAPITAL.

The attention of the officers of corporations is called to the requirements of section 32 of chapter 224 of the Acts of 1870, and of section 2 of chapter 177 of the Acts of 1875, as given below. The LIABILITY of *stockholders*, by reason of a failure on the part of officers to file such certificate, in the one form or the other, may be ascertained by reference to Acts 1870, chap. 224, § 39; Acts 1875, chap. 177, § 1 (amendment), and Acts 1876, chap. 1, § 1 (amendment of a verbal error, in previous amendment).

Acts 1870, Chap. 224, § 32: “*No corporation shall commence the transaction of the business for which it was organized or chartered, until the whole amount of the capital stock has been paid in in cash, and a certificate of that fact, and of the manner in which the same has, at the time of making the certificate, been invested, or voted by the corporation to be invested, signed and sworn to by the president, treasurer, and a majority at least of the directors, has been filed in the office of the secretary of the Commonwealth.*”

Which section was amended by chap. 177 of 1875, as follows:—

SECTION 2. “*Conveyance of property, real or personal, at a fair valuation, to the corporation, shall be deemed a sufficient paying in of the capital stock, to the extent of such value: provided, that a statement, made, signed and sworn to by the president, treasurer and a majority of the directors of the corporation, giving a description of such property, and the value at which it has been taken in payment, in such detail as the commissioner of corporations shall require or approve, and indorsed with the certificate of said commissioner, that he is satisfied that said valuation is fair and reasonable, shall be filed with the secretary of the Commonwealth: and provided, further, that if said property be not so conveyed and taken at a fair valuation, the officers of the corporation signing such statement shall be jointly and severally liable for its debts and contracts.*

Such statement, when made, shall, in case of corporations hereafter organized, be included in and form part of the certificate of payment of capital required by the thirty-second section of said chapter, and the certificate in such case, instead of stating that said capital is paid in cash, shall be framed in conformity with the facts of said payment.”

TABLE I.—Aggregates under the Corporation Laws of the several classes of Corporations whose Certificates of Organization have been filed in the Secretary's Department.

JOINT STOCK COMPANIES, UNDER GENERAL LAWS FORMERLY IN FORCE.

YEARS.	Number of Corporations organized with-out Capital.	Number of Corporations organized with Capital.	Amount of Capital.	Average Capital to each Corporation having Capital.	Number of Corporations paying in.	Amount of Capital paid in.	Average paid in to each Corporation.	INCREASE OF CAPITAL.			REDUCTION OF CAPITAL.		
								Number of Corporations.	Amt of Increase.	Amount paid in.	Number of Corporations.	Amt of Decrease.	Amount of present Capital Stock.
1851 to 1875,	-	972	\$143,898,758	\$148,044	972	\$125,403,725	\$129,016	109	\$8,049,742	\$7,556,480	20	\$3,842,800	-

CORPORATIONS UNDER ACT, CHAP. 224 OF 1870, SECT. 11, AND AMENDMENTS.

1870 to 1875,	39*	459	\$42,405,880	\$92,387	380	\$39,518,864	\$104,786	145	\$12,823,590	\$12,622,790	55	\$6,303,750	\$6,239,450
1876,	48	63	4,100,210	65,083	70	4,589,200	65,560	18	2,311,900	2,309,500	11	2,183,000	952,000
Total,	87	522	\$46,506,070	\$89,492	450	\$44,408,064	\$98,685	163	\$15,140,490	\$14,932,290	66	\$8,486,750	\$7,191,450

CORPORATIONS REORGANIZED UNDER CHAP. 224 OF 1870, SECT. 12, AND CHAP. 49 OF 1875, SECT. 2.

1870 to 1875,	2*	26	\$3,679,050	\$141,502	26	-	-	11	\$1,618,550	-	2	\$247,000	\$63,000
1876,	None.	None.	-	-	-	-	-	-	-	-	-	-	-
Total,	2	26	\$3,679,050	\$141,502	26	-	-	11	\$1,618,550	-	2	\$247,000	\$63,000

INSURANCE CORPORATIONS, UNDER ACT, CHAP. 375 OF 1872.

1872 to 1876,	.	.	.	3	24	\$6,650,000	\$277,083	24	\$6,650,000	\$277,083	6	\$700,000	-	-
1876,	.	.	.	4†	1	200,000	200,000	1	200,000	200,000	3	450,000	-	-
Total,	.	.	.	7	25	\$6,850,000	\$274,000	25	\$6,850,000	\$274,000	9	\$1,150,000	-	-

RAILROAD COMPANIES, UNDER ACT, CHAP. 53 OF 1872, AND ACT, CHAP. 372 OF 1874.

1873 to 1875,	.	.	.	-	8	\$960,000	\$120,000	8	\$96,000	\$12,000	5	\$550,000	-	-
1876,	.	.	.	-	2	200,000	100,000	2	24,000	12,000	-	-	1	\$80,000
Total,	.	.	.	-	10	\$1,160,000	\$116,000	10	\$120,000	\$12,000	5	\$550,000	1	\$80,000

RAILWAY COMPANIES (STREET), UNDER ACT, CHAP. 29 OF 1874.

1875,	.	.	.	-	1	\$70,000	\$70,000	1	\$70,000	\$70,000	-	-	-	-
1876,	.	.	.	-	-	-	-	-	-	-	2	\$23,000	-	-
Total,	.	.	.	-	1	\$70,000	\$70,000	1	\$70,000	\$70,000	2	\$23,000	-	-

* May hold real and personal estate to the amount of \$500,000.

† One company, with "subscribed insurance" to amount of \$500,000.

TABLE II.—Annual Returns, Aggregates under the General Law, Chap. 224 of 1870, Sect. 33. *Certificates of Condition.*

Y E A R S.	No. of Corporations certifying.	Amount of Capital Block paid in.	Am't invested in Real Estate.	Am't invested in Personal Estate.	Amount in Mixed Estate.	Price paid for the same.	Then estimated Value.	Amount of Property owned by, and of Debts due the Corporations.	Existing demands against the Corporations.
1870 (124 during the year, and 57 subsequently),	181	\$39,010,227	\$21,679,120	\$20,216,538	\$589,576	\$29,096,969	\$36,131,963	\$56,999,378	\$18,384,571
1871 (538 during the year, and 58 subsequently),	596	114,134,786	46,567,196	66,246,936	10,796,118	75,134,873	106,367,304	163,202,732	51,933,398
1872 (648 during the year, and 11 subsequently),	659	122,570,023	56,311,504	75,967,382	9,714,075	88,812,185	112,880,580	182,415,165	60,136,836
1873 (654 during the year, and 13 subsequently),	667	131,253,840	65,234,904	79,149,846	9,740,021	101,157,171	129,633,493	211,371,742	73,966,286
1874 (including all under this form of return), .	694	138,584,603	72,272,683	93,453,074	8,660,831	108,434,410	149,166,192	222,421,690	81,291,481

Annual Returns, Aggregates under Chap. 224 of 1870, Sect. 33, as amended by Chap. 349 of 1874, Sect. 1.

Y E A R S.	No. of Corporations certifying.	Capital Block paid in.	Real Estate.	Personal Estate and other Assets.	Machinery.	Cash and Debts receivable.	Manufactures, Materials and Stock in Process.	Total Assets.	Total Liabilities, including Capital and Reserves.
1874 and previous years (filed 1875), . . .	30	\$3,176,791	\$1,934,591	\$2,549,952	\$585,277	\$400,932	\$321,814	\$6,101,836	\$3,887,367
1875 and previous years (filed 1876), . . .	11	909,912	756,833	821,589	135,819	251,479	339,141	1,804,361	1,624,301
1875 (filed 1875),	717	\$139,535,341	\$87,785,326	\$49,818,098	\$36,950,841	\$41,406,025	\$52,904,147	\$239,808,784	\$241,806,963
1876 (filed 1876),	734	146,833,691	93,198,839	14,443,631	40,928,990	41,991,456	53,662,859	244,130,776	243,814,781

INDEX.

	Page
<i>Aggregates, Corporations filing Certificates of Capital, 1870-76,</i>	108
“ “ “ “ “ 1851-76,	108
“ “ “ “ of Condition, 1870-76,	110
“ “ Organized, 1870-76,	108
“ “ “ 1851-76,	108
“ “ “ Insurance, 1872-76,	109
“ “ “ Railroad, 1873-76,	109
“ “ Reorganized, 1870-76,	108
<i>Annual Returns, or Certificates of Condition, Abstracts from, A to W, for the</i> year 1876,	20-77
“ “ or Certificates of Condition, Abstracts from, A to W, for the year 1876 (second table),	78-101
<i>Confirmation of Organization, Certificates of,</i>	13
<i>Confirmation of Proceedings, Certificates of,</i>	13
<i>Condition, Certificates of, A to W,</i>	20-77
“ “ “ (second table),	78-101
<i>Fees, payable in Secretary's Department,</i>	104, 105
<i>General Laws, under which Corporations may be formed,</i>	106
<i>General Statement for 1876,</i>	102, 103
“ “ “ Annual Returns,	103, 104
<i>Incorporations, under Chapter 224 of 1870, and Amendments,</i>	4-12
“ “ “ 375 of 1872. Insurance Companies,	14
“ Joint Stock Companies, including Religious, Charitable, etc., Associations without Capital Stock,	4-12
“ Railroad Companies, under Chapter 372 of 1874,	14
<i>Increase of Capital, by Manufacturing or other Joint Stock Companies,</i>	15
“ “ by Railroad Companies,	17
“ “ by Insurance Companies,	18
<i>Insurance Corporations, Incorporated under Chapter 375 of 1872,</i>	14
“ “ Increase of Capital,	18
<i>Intestment of Capital Stock, of New Companies,</i>	4-12
<i>Organization of Insurance Companies,</i>	14
“ of Joint Stock Companies,	4-12
“ of Religious, Charitable, etc., Associations,	4-12
“ of Manufacturing Companies,	4-12
“ of Railroad Companies,	14

	Page
<i>Payment of Capital Stock, Joint Stock Companies,</i>	4-12
“ “ “ <i>Manufacturing Companies,</i>	4-12
“ “ “ <i>Railroad Companies,</i>	17
“ “ “ <i>Corporations failing to file certificates of, 1876, 4-12 & 106,</i>	107
<i>Railroad Companies, Filing Map and Profile of Road,</i>	19
“ “ <i>Increase of Capital,</i>	17
“ “ <i>Organization and Incorporation,</i>	14
“ “ <i>Payment of Capital, partial,</i>	17
<i>Railway</i> “ “ “ “	17
<i>Reduction of Capital, by Joint Stock Companies,</i>	16
<i>Secretary's Communication to the Legislature,</i>	3
<i>Table I.—Aggregates of Corporations, organized under General Laws, from</i> <i>1851-1876; viz., Joint Stock, Library, Insurance, Railroad,</i> <i>Religious, etc., with amount of Capital, Increase, Reduction,</i>	102, 109
<i>Table II.—Aggregates of Annual Returns, under section 33, chapter 224, of 1870,</i> <i>from 1870-1876,</i>	110

PUBLIC DOCUMENT No. 11.

Commonwealth of Massachusetts.

TWENTY-FIFTH ANNUAL REPORT

OF THE

COMMISSIONERS ON PUBLIC LANDS.

To His Excellency ALEXANDER H. RICE, *Governor of the Commonwealth of Massachusetts.*

The Commissioners on Public Lands have the honor to submit their Twenty-Fifth Annual Report.

The quantity of land belonging to the Commonwealth in the Back Bay territory is the same as stated in the last annual report of this commission ; namely, about 400,000 superficial feet. This quantity is subject to a deduction of about 13,000 feet, appropriated to the use of the Institute of Technology, upon certain conditions, by an Act of the Legislature of 1872, chapter 174.

The Commissioners, for reasons which they have heretofore given, have not deemed it expedient to propose for the consideration of Your Excellency a public sale of land during the past year.

Except a partial grading of a portion of some of the streets, the filling of the land to the required grade has been completed. The Commissioners have not deemed it necessary to construct sewers in anticipation of sales of land, except where needed in some cases by remote purchasers. By a

2 COMMISSIONERS ON PUBLIC LANDS. [Oct. '76.

condition of the deeds, the cost of sewerage is a charge upon abutting lots, to be refunded to the Commonwealth when sales are made.

The cost of filling these lands, with the expenses incident thereto, up to the present time, amounts to \$1,623,741.11. The proceeds of sales amount to \$3,934,432.47.

The condition of the thoroughfare known as the Cross Dam, or Parker Street, is such as to require a considerable expenditure of money to put it in order, and render it fit for public travel. As this street is entirely within the limits of the city of Boston, and used principally for the travel and traffic of its citizens, and as the Commonwealth owns no land contiguous or very near thereto, the Commissioners would respectfully repeat the recommendation heretofore made by them, that such legislation be had in the premises as shall relieve the Commonwealth of its present equivocal position in regard to this thoroughfare.

FRANKLIN HAVEN,
EDW'D C. PURDY,
S. D. WARREN,
Commissioners on Public Lands.

LAND OFFICE, STATE HOUSE, }
October 14 1876.

PUBLIC DOCUMENT.....

.....No. 12.

ANNUAL REPORT

OF THE

ATTORNEY-GENERAL,

FOR THE

YEAR ENDING DECEMBER 31, 1876.

BOSTON:

ALBERT J. WRIGHT, STATE PRINTER,

79 MILK STREET (CORNER OF FEDERAL).

1877.

TABLE I.—Aggregates under the Corporation Laws of the several classes of Corporations whose Certificates of Organization have been filed in the Secretary's Department.

JOINT STOCK COMPANIES, UNDER GENERAL LAWS FORMERLY IN FORCE.

YEARS.	Number of Corporations organized with out Capital.	Number of Corporations organized with Capital.	Amount of Capital.	Average Capital to each Corporation having Capital.	Number of Corporations paying in.	Amount of Capital paid in.	Average paid in to each Corporation.	INCREASE OF CAPITAL.			REDUCTION OF CAPITAL.		
								Number of Corporations.	Am't of Increase.	Amount paid in.	Number of Corporations.	Am't of Decrease.	Amount of present Capital Stock.
1851 to 1875,	-	972	\$143,898,758	\$148,044	972	\$125,403,725	\$129,016	109	\$8,049,742	\$7,556,480	20	\$8,842,800	-

CORPORATIONS UNDER ACT, CHAP. 224 OF 1870, SECT. 11, AND AMENDMENTS.

1870 to 1875,	39*	459	\$42,405,860	\$92,387	380	\$39,818,864	\$104,786	145	\$12,828,590	\$12,622,790	55	\$6,303,750	\$6,239,450
1876,	48	63	4,100,210	65,083	70	4,589,200	65,560	18	2,311,900	2,309,500	11	2,183,000	952,000
Total,	87	522	\$46,506,070	\$89,492	450	\$44,408,064	\$98,685	163	\$15,140,490	\$14,932,290	66	\$8,486,750	\$7,191,450

CORPORATIONS REORGANIZED UNDER CHAP. 224 OF 1870, SECT. 12, AND CHAP. 49 OF 1875, SECT. 2.

1870 to 1875,	2*	26	\$3,679,050	\$141,502	26	-	-	11	\$1,618,550	-	2	\$247,000	\$63,000
1876,	None.	None.	-	-	-	-	-	-	-	-	-	-	-
Total,	2	26	\$3,679,050	\$141,502	26	-	-	11	\$1,618,550	-	2	\$247,000	\$63,000

INSURANCE CORPORATIONS, UNDER ACT, CHAP. 370 OF 1872.

1872 to 1875,	.	.	.	3	24	\$6,650,000	\$277,083	24	\$6,650,000	\$277,083	6	\$700,000	\$700,000	-	-	-
1876,	.	.	.	4†	1	200,000	200,000	1	200,000	200,000	3	450,000	450,000	-	-	-
Total,	.	.	.	7	25	\$6,850,000	\$274,000	25	\$6,850,000	\$274,000	9	\$1,150,000	\$1,150,000	-	-	-

RAILROAD COMPANIES, UNDER ACT, CHAP. 53 OF 1872, AND ACT, CHAP. 372 OF 1874.

1873 to 1875,	.	.	.	-	8	\$900,000	\$120,000	8	\$96,000	\$12,000	6	\$550,000	-	-	-	-
1876,	.	.	.	-	2	200,000	100,000	2	24,000	12,000	-	-	-	1	\$80,000	\$20,000
Total,	.	.	.	-	10	\$1,100,000	\$116,000	10	\$120,000	\$12,000	5	\$550,000	-	1	\$80,000	\$20,000

RAILWAY COMPANIES (STREET), UNDER ACT, CHAP. 29 OF 1874.

1875,	.	.	.	-	1	\$70,000	\$70,000	1	\$70,000	\$70,000	-	-	-	-	-	-
1876,	.	.	.	-	-	-	-	-	-	-	2	\$23,000	-	-	-	-
Total,	.	.	.	-	1	\$70,000	\$70,000	1	\$70,000	\$70,000	2	\$23,000	-	-	-	-

* May hold real and personal estate to the amount of \$500,000.

† One company, with "subscribed insurance" to amount of \$500,000.

Bills in equity, involving public charities,	2
Miscellaneous in state courts,	19
Cases in courts of the United States,	7

 223

I have, during the year, attended personally to the conduct and disposition of the following indictments for murder in the supreme judicial court, to wit :—

IN THE COUNTY OF BERKSHIRE.

1. An indictment against William H. Erwin, for the murder of Royal H. Plumb, at North Adams, by shooting with a pistol. This indictment was returned by the grand jury at the July term of the superior court. The defendant was put on his trial, October 11th, before Mr. Chief Justice Gray and Mr. Justice Endicott. Defence, justifiable homicide. Verdict, guilty of manslaughter, and October 13th Erwin was sentenced to the state prison for the term of twelve years, one day solitary confinement. Messrs. Samuel Bowerman and Marshall Wilcox conducted the defence, and Mr. District Attorney E. H. Lathrop assisted me in the prosecution.

2. An indictment against Charles Wood, for the murder of Hannah Maria Hazard, at Otis, by blows with an axe. This indictment was returned by the grand jury on the fourth Monday of October last, and is set down for trial on the sixth day of February next.

IN THE COUNTY OF BRISTOL.

3. An indictment against Rosalie A. Thyng, for the murder of George H. Thyng, at Fall River, by poison. This indictment was returned by the grand jury at the December term of the superior court, 1875. The defendant was put on her trial, May 23d, before Justices Ames and Devens, and resulted in a verdict of not guilty. The trial occupied three days. Messrs. N. P. Hathaway and Henry K. Braley conducted the defence, and Mr. District Attorney Marston assisted me in the prosecution.

4. An indictment against Luke Hughes, for the murder of Peter Rowan, at Fall River, by shooting. This indictment was returned at the September term of the superior court by

the grand jury, on the second Monday of September. I accepted a plea of guilty of manslaughter, and Hughes was sentenced to the state prison for the term of eight years, one day solitary confinement.

IN THE COUNTY OF FRANKLIN.

5. An indictment against Daniel J. Dwight and Herbert A. Davenport.

6. An indictment against Daniel J. Dwight.

7. An indictment against Herbert A. Davenport.

These three indictments were for the murder of Joseph Riley Farnsworth. They were returned at the November term of the superior court, 1875. On the sixteenth day of May last, I accepted a plea of guilty of murder in the second degree upon the first indictment, and the defendants were sentenced to imprisonment for life, one day solitary confinement, and the other indictments were *nol pros'd*.

IN THE COUNTY OF MIDDLESEX.

8. An indictment against Lucy Ann Mink, *alias* Mank, for shooting Charles Ricker, at Lowell, with a pistol. This indictment was returned by the grand jury at the October term of the superior court. Owing to the illness of the counsel assigned for her defence, the trial, which was assigned for December 26th, was postponed, and the indictment is still pending.

IN THE COUNTY OF SUFFOLK.

9. An indictment against Thomas W. Piper, for the murder of Mabel Young. This indictment was pending at the date of my last report, a previous trial, occupying nine days, having resulted in a disagreement of the jury. The defendant was again put upon his trial, on the thirty-first day of January last, before Justices Colt and Lord. The trial occupied six days, and the defendant was found guilty of murder in the first degree. Exceptions were taken by the defendant to various rulings of the court during the trial, which were argued before the full court on the sixteenth day of March last, overruled on the 20th, and on the 27th the defendant was sentenced to death, and the sentence has been

executed. This cause, from the remarkable circumstances attending the commission of the crime, the previously supposed good character of the defendant, the pertinacity with which he was defended, his final conviction and subsequent confession, has passed into history as one of the most remarkable in the administration of criminal jurisprudence. Messrs. Edward Avery and E. P. Brown conducted the defence, and Mr. District Attorney Stevens assisted me in the prosecution.

11. An indictment against William Kelley, for the murder of Thomas P. Pulsifer. This indictment was pending at the date of my last report. I became satisfied, upon the most thorough investigation, that the evidence would not justify me in putting the defendant upon his trial, and he was discharged upon his own recognizance.

12. An indictment against William Cook, for the murder of Daniel Sexton, *alias* Charles Mann, a fellow-convict in the house of correction at South Boston, by a blow with a bottle. This indictment was returned by the grand jury at the February term of the superior court, and on the twelfth day of June, I accepted a plea of murder in the second degree, and Cook was sentenced to the state prison for life, one day in solitary confinement.

13. An indictment against Giovanni Giovachini, for the murder of Avegnone Nicola, at Boston, by cutting his throat with a razor. This indictment was returned by the grand jury at the August term of the superior court, and on the eleventh day of December the defendant was put upon his trial before Mr. Chief Justice Gray and Mr. Justice Ames. Defence, justifiable homicide. The jury returned a verdict of guilty of murder in the second degree, and the prisoner was sentenced to state prison for life, one day in solitary confinement. Messrs. James A. Maxwell and Martin Griffin, Esqrs., conducted the defence, and Mr. District Attorney Stevens assisted me in the prosecution.

14. An indictment against John Fean, for the murder of Daniel McCarty, at Boston, with a razor. I accepted a plea of guilty of murder in the second degree, and on the eleventh day of December he was sentenced to imprisonment for life, one day in solitary confinement.

15. An indictment against Louisa Surrey, for infanticide. This indictment was pending at the date of my last report. Upon an examination of this case, I advised the District Attorney that the defendant should be indicted under section 11 of chapter 165 of the General Statutes, which was done, and I entered a *nol pros.* upon this indictment.

16. An indictment against Adam Hohn, for the murder of William Fleming, at Boston, by shooting with a gun. This indictment was returned by the grand jury at the December term of the superior court. Upon an examination of the facts in this case, I advised that an indictment for manslaughter should be returned in the superior court, which was done, and I therefore *nol pros'd* this indictment.

IN THE COUNTY OF WORCESTER.

17. An indictment against Samuel J. Frost, for the murder of Frank B. Towne. This indictment was pending at the date of my last report, upon a motion for a new trial, the defendant having previously, in November, been convicted of murder in the first degree, and sentenced to death. The motion for a new trial was subsequently overruled, and the sentence has been executed.

18. An indictment against John W. Murphy, for the murder of John Bullard, at Shrewsbury, by blows with a hatchet. This indictment was returned by the grand jury at the September term of the superior court, and on the fifth day of December the defendant was put upon his trial before Justices Colt and Devens. Defence, a general denial. The jury returned a verdict of guilty of murder in the second degree, and Murphy was sentenced to state prison for life, one day solitary confinement. Messrs. John R. Thayer and Alexander G. Bullock conducted the defence, and Mr. District Attorney Staples assisted me in the prosecution.

I respectfully dissent from the views expressed by the Judicial Commission, recommending the transfer of jurisdiction in capital cases from the supreme judicial court to the superior court. I am not aware that members of the latter court are more familiar with the principles of the criminal law than those of the former. A majority of the members of the

supreme judicial court were promoted to that bench from the bench of the superior court, and it cannot with propriety be claimed that a large experience at *nisi prius* is necessary in order to determine the legal questions which arise in criminal cases. I am quite sure that the arrangement suggested in the report of the Commission would increase the delay in capital trials, which are now, under the present arrangement, disposed of speedily; exceptions are certified immediately to the full court, and disposed of without the delay of waiting for the regular law term. My review of the capital cases for the past year shows but two indictments pending at its close, both of which would have been disposed of by the court, if the Commonwealth and the parties had been ready. This result is entirely due, in my judgment, to the present system of trials, and would not occur under the system proposed by the Commission, if I comprehend the time now occupied by the judges of the superior court in the performance of their judicial duties.

The traditions of the Commonwealth have hitherto required the highest crime known to the law to be tried in the highest tribunal of the Commonwealth, and with the solemnity due to the magnitude of the crime. Unless the time has arrived for the abolition of the death penalty, and the placing of the crime of murder in the same category with other crimes, I am opposed to the change suggested.

I respectfully recommend to the Legislature the propriety of so changing the forms of indictment in criminal cases as to ensure greater simplicity of criminal procedure, and thus diminish merely technical defences, and bring prosecutions to a more speedy termination. In the language of one of my predecessors, "I have no doubt that a judicious revision of the forms of indictment and criminal pleading may be made, which shall be obnoxious to no constitutional objection, and deprive the accused of no just rights, but shall afford in all cases ample opportunities for a full defence on the merits, with no less information of the particulars of the crime charged than is now given, and yet sweep away forever numerous technical objections which always operate to delay convictions, and not unfrequently to secure the escape altogether of the guilty."

I further recommend the passage of a provision similar to that found in the Revised Statutes of the United States, title 13, chap. 18, sect. 1,025, which provides that no indictment found by a grand jury . . . shall be deemed insufficient, nor shall the trial, judgment, or other proceeding thereon be affected by any defect or imperfection in matter of form only, which shall not tend to the prejudice of the defendant.

In 1874 a statute (Stat. 1874, chap. 79) was passed on my recommendation, making the fraudulent conversion of funds by receivers or other officers appointed by a court of record, a crime. I would suggest the propriety of extending the provisions of that Act to trustees holding property on an express trust created by an instrument in writing, and to administrators, executors, and guardians.

I would respectfully call the attention of the Legislature to the fact, that there is no provision of law requiring judges of probate courts and trial justices of juvenile offenders to make returns of the criminal cases pending before them each year. The fact seems to have arisen from an inadvertance on the part of the Legislature when creating the office of trial justice of juvenile offenders, and giving to judges of probate courts jurisdiction over such offenders, in not extending to those magistrates the provisions of General Statutes, chapter 14, section 12.

I respectfully renew my recommendations of last year, that the Legislature should establish a uniform system of taxation of costs by municipal, police, and district courts and trial justices, and of officers whose compensation depends upon fees taxed for their services.

I respectfully call the attention of the Legislature to the means which the law gives the Attorney-General of enforcing a compliance with the statute of 1870 (chap. 224, sects. 33, 34, and 35), requiring from all corporations annual returns of their condition. The remedies given for enforcing the making of these returns, are an action of tort for a penalty, and an information for an injunction, restraining the further prosecution of the corporate business till the returns are made (Stat. 1870, chap. 224, sect. 60).

The action of tort is a very feeble remedy; the bringing of an information involves a great deal of unnecessary trouble,

because the statute does not provide that it may be brought in Suffolk County, as informations under Statute 1865, chapter 283, section 14, and all actions brought in the *name* of or to recover money due the Commonwealth may be brought (Stat. 1866, chap. 233). As the number of delinquent corporations is now very large, and is yearly increasing, I would suggest the propriety of allowing an information to be brought for the penalty as well as for the injunction, and of allowing the information to be brought in Suffolk County.

Of corporation taxes, there have been collected and paid into the treasury of the Commonwealth, during the year, by this office, \$6,724.28.

In the matter of the petition of Francis Tufts and others, under chapter 294 of the Acts of 1871, against the Commonwealth, to establish the boundaries of the state prison lands, the report of the commissioners has, by agreement of parties, been referred to Mr. Chief Justice Gray, whose adjudication thereon is to be final.

Of the insolvent insurance companies, final decrees have been entered in twelve since my last report; the others, I trust, will be finally disposed of during this year.

The sum of \$193.37 has been expended under the provisions of section 24 of chapter 14 of the General Statutes, for the contingent expenses of civil actions.

Tables are herewith transmitted, showing the details of the cases which have been under my charge during the year.

I am, very respectfully,

Your obedient servant,

CHAS. R. TRAIN.

T A B L E

Showing the Number of Criminal Cases pending on questions of Law in the Supreme Judicial Court during the year 1876, and the disposition thereof, by Counties.

COUNTIES.						Cases pending.	Cases decided for the Commonwealth.	Cases decided against the Commonwealth.	Cases argued, but not yet decided.	Cases not yet argued.
BARNSTABLE,	.	.	.	.	.	3	3	—	—	—
BERKSHIRE,	.	.	.	.	.	3	2	1	—	—
BRISTOL,	.	.	.	.	.	7	7	—	—	—
DUKES,	.	.	.	.	.	—	—	—	—	—
ESSEX,	.	.	.	.	.	6	5	—	1	—
FRANKLIN,	.	.	.	.	.	1	1	—	—	—
HAMPDEN,	.	.	.	.	.	—	—	—	—	—
HAMPSHIRE,	.	.	.	.	.	4	3	1	—	—
MIDDLESEX,	.	.	.	.	.	8	5	2	—	1
NANTUCKET,	.	.	.	.	.	—	—	—	—	—
NORFOLK,	.	.	.	.	.	3	3	—	—	—
PLYMOUTH,	.	.	.	.	.	—	—	—	—	—
SUFFOLK,	.	.	.	.	.	34	26	6	1	1
WORCESTER,	.	.	.	.	.	6	4	2	—	—
Totals,	.	.	.	.	.	75	59	12	2	2

T A B L E

Showing the Number and Character of Criminal Cases pending on questions of Law in the Supreme Judicial Court during the year 1876, and the disposition thereof.

OFFENCES.	Cases pending.	Decided for the Commonwealth.	Decided against the Commonwealth.	Argued, but not yet decided.	Not yet argued.
Abortion,	3	2	1	-	-
Adultery,	3	3	-	-	-
Assault and battery,	3	3	-	-	-
Breaking and entering,	2	1	1	-	-
Conspiracy,	1	1	-	-	-
Embezzlement,	1	-	1	-	-
Extortion,	2	1	1	-	-
Forgery,	3	3	-	-	-
Illegal voting,	1	1	-	-	-
Larceny,	3	2	1	-	-
Liquor, common seller of,	2	2	-	-	-
Liquor, illegal sale of,	10	9	-	-	1
Liquor, keeping with intent to sell,	7	7	-	-	-
Liquor nuisance,	1	1	-	-	-
Liquor, sale to minor,	1	-	1	-	-
Liquor seizure,	4	3	-	1	-
Lord's Day, violation of law of,	1	1	-	-	-
Loss of life,	2	-	2	-	-
Malicious burning,	1	1	-	-	-
Manufacturer, illegal employment of woman by,	1	1	-	-	-
Manslaughter,	1	1	-	-	-
Municipal ordinance, violation of,	3	2	1	-	-
Murder,	1	1	-	-	-
Nuisance, highway,	1	-	1	-	-
Nuisance, in keeping disorderly house,	3	3	-	-	-
Obtaining money under false pretences,	1	1	-	-	-
Pedler, illegal sale by,	1	1	-	-	-
Perjury,	2	1	-	-	1
Polygamy,	2	2	-	-	-
Receiving stolen goods,	2	2	-	-	-
Selling adulterated milk,	1	1	-	-	-
Subornation of perjury,	1	1	-	-	-
Miscellaneous on writs of error,	4	1	2	1	-
Totals,	75	59	12	2	2

CASES

Argued and Conducted by the Attorney-General from January 1 to December 31, 1876.

COUNTY OF BARNSTABLE.

- Commonwealth v. David R. Ginn. S. J. C. *Illegal sale of liquor.*
Exceptions S. C. Exceptions waived.
- Commonwealth v. David R. Ginn. S. J. C. *Common seller of liquor.* Exceptions S. C. Exceptions waived.
- Commonwealth v. Prince W. Kenney, *alias* William Kenney. S. J. C. *Polygamy.* Exceptions S. C. Exceptions overruled.

COUNTY OF BERKSHIRE.

- Bulkey Duntro & Co. *et al.* petitioners. S. J. C. *Petition for dissolution of corporation.* Petition granted.
- Attorney-General *ex rel.* v. Housatonic Railroad Company. S. J. C. *Information for an injunction.* Temporary injunction granted.
- Commonwealth v. William H. Erwin. S. J. C. *Murder.* Verdict, guilty of manslaughter. Sentence, twelve years in the state prison, one day solitary.
- Commonwealth v. James Burke. S. J. C. *Illegal sale of liquor.* Exceptions S. C. Exceptions overruled.
- Commonwealth v. John D. Noxon. S. J. C. *Highway nuisance.* Exceptions S. C. Exceptions sustained.
- Commonwealth v. Augustus Greenfield. S. J. C. *Illegal sale of liquor.* Exceptions S. C. Exceptions overruled.
- Commonwealth v. Charles Wood. S. J. C. *Murder.* Not yet tried.

COUNTY OF BRISTOL.

- Commonwealth v. Rosalie A. Thyng. S. J. C. *Murder.* Verdict, not guilty.
- Commonwealth v. Downing Cardoze. S. J. C. *Nuisance in keeping disorderly house.* Exceptions S. C. Exceptions overruled.
- ♦

Commonwealth v. Luke Hughes. S. J. C. *Murder*. Plea, guilty of manslaughter. Sentence, eight years in state prison, one day solitary.

Commonwealth v. Mark H. Davis. S. J. C. *Illegal sale of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Archibald Holt. S. J. C. *Adultery*. Exceptions S. C. Exceptions overruled.

Commonwealth v. John Mather. S. J. C. *Liquor nuisance*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Henry Hall. S. J. C. *Disorderly house*. Exceptions S. C. Exceptions overruled.

Commonwealth v. John A. Coffey et al. S. J. C. *Assault and battery*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Thomas Cummings. S. J. C. *Keeping liquor with intent to sell*. Exceptions S. C. Exceptions overruled.

COUNTY OF ESSEX.

Commonwealth v. William Russell. S. J. C. *Murder*. Defendant still in lunatic hospital at Taunton.

Commonwealth v. Timothy J. McCarthy. S. J. C. *Malicious burning*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Jeremiah Desmond. S. J. C. *Illegal voting*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Henry H. Hobbs. S. J. C. *Selling milk adulterated with water*. Exceptions S. C. Exceptions waived.

Commonwealth v. Certain Intoxicating Liquors. (John Ganey, claimant.) S. J. C. *Liquor seizure*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Certain Intoxicating Liquors. (Albert C. Andrews, claimant.) S. J. C. *Liquor seizure*. Exceptions S. C. Argued. Not yet decided.

Commonwealth, by Commissioner of Savings Banks, v. Rockport Savings Bank. S. J. C. *Petition for injunction*. Injunction issued. Dissolved December 30. Petition dismissed.

Commonwealth v. James W. Wilkins. S. J. C. *Violation of ordinance of city of Salem*. Exceptions S. C. Exceptions overruled.

COUNTY OF FRANKLIN.

Commonwealth v. Daniel J. Dwight and Herbert A. Davenport. S. J. C. *Murder*. Plea, guilty of murder in the second degree. Sentence, state prison for life.

Commonwealth v. Daniel J. Dwight. S. J. C. *Murder*.

Commonwealth v. Herbert A. Davenport. S. J. C. *Murder.*
Attorney-General *ex rel.* v. Nelson Burrows *et al.* S. J. C.
Petition for mandamus. Petition dismissed.

Commonwealth v. Herbert M. Bowers. S. J. C. *Adultery.* Ex-
ceptions S. C. Exceptions overruled.

COUNTY OF HAMPSHIRE.

Commonwealth v. William McCandless. S. J. C. *Illegal sale of*
liquor. Exceptions S. C. Exceptions overruled.

Commonwealth v. William H. Jennings. S. J. C. *Polgamy.*
Exceptions S. C. Exceptions overruled.

Commonwealth v. William Gavin, Jr. S. J. C. *Breaking and*
entering. Exceptions S. C. Exceptions sustained.

Commonwealth v. Alvah Pease. S. J. C. *Adultery.* Exceptions
S. C. Exceptions overruled.

COUNTY OF MIDDLESEX.

Attorney-General v. Benjamin F. Woods. S. J. C. *Information*
to restrain building of dam. Final injunction entered.

Nathan Tufts, Jr., *et al.* v. City of Charlestown *et al.* S. J. C.
Petition for division of flats. Report of Commissioners referred to
the Chief Justice. Not yet heard.

Attorney-General v. Boston & Lowell Railroad. S. J. C. *Inform-*
ation for injunction. Injunction ordered.

Attorney-General v. City of Somerville. S. J. C. *Information*
for displacing tide-water without license. Information dismissed.

Attorney-General v. City of Cambridge. S. J. C. *Information*
for displacing tide-water without a license. Information dismissed.

Attorney-General v. Mayor and Aldermen of Cambridge. S. J. C.
Information for displacing tide-water without license. Information
dismissed.

Commonwealth v. Hamilton Manufacturing Company. S. J. C.
Violation of Stat. 1872, chap. 221. Exceptions and appeal S. C.
Exceptions overruled. Judgment affirmed.

Attorney-General *ex rel.* v. John N. Barbour. S. J. C. *Inform-*
ation to enforce public charity under will of Seth Adams. Decree.
Appeal to full court. Appeal dismissed. Decree affirmed.

John Johnson *et al.* v. Edward E. Hale *et al.* S. J. C. *Bill for*
instructions and enforcement of public charity. Decree entered.

George A. Sawyer v. State Board of Health. S. C. *Petition*
for jury from action of board under Stat. 1871, chap. 167, sect. 2.
Petition dismissed. Appeal to S. J. C. Appeal not yet argued.

Commonwealth v. Andrew Donelly. S. J. C. *Murder*. Defendant still in Taunton Lunatic Hospital.

Commonwealth v. Joseph Sullivan. S. J. C. *Murder*. Defendant still in Taunton Lunatic Hospital.

Commonwealth v. John Lattinville. S. J. C. *Selling liquor to a minor*. Exceptions S. C. Exceptions sustained.

Commonwealth v. Fitchburg Railroad. S. J. C. *Loss of life*. Exceptions S. C. Exceptions sustained.

Commonwealth v. Elizabeth Dickson. S. J. C. *Illegal sale of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Bernard McElroy. S. J. C. *Illegal sale of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Bernard McElroy. S. J. C. *Illegal sale of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. John T. Hanley. S. J. C. *Exposing and keeping for sale intoxicating liquors*. Appeal S. C. Appeal dismissed.

Commonwealth v. Lucy Ann Mink, *alias* Mank, *alias* Martin. S. J. C. *Murder*. Not yet tried.

Commonwealth v. Timothy Drum. S. J. C. *Illegal sale of liquor*. Exceptions S. C. Not yet argued.

COUNTY OF NORFOLK.

Patrick Fanning v. Commonwealth. S. J. C. *Writ of error*. Judgment affirmed.

Commonwealth v. Dennis Caney. S. J. C. *Murder*. Defendant still in Taunton Lunatic Hospital.

Commonwealth v. David Scannell. S. J. C. *Murder*. Defendant still in Taunton Lunatic Hospital.

Commonwealth v. Eli Whitney Reynolds. S. J. C. *Assault and battery*. Exceptions S. C. Exceptions overruled.

Commonwealth v. James Cusick. S. J. C. *Violation of Gen. Stat. chap. 50, sect. 24*. Exceptions S. C. Exceptions overruled.

COUNTY OF SUFFOLK.

Commonwealth, by Bank Commissioner, v. Farmers and Mechanics' Bank of South Adams. S. J. C. *Petition for injunction and winding up of affairs of bank*. Final decree.

Commonwealth, by Bank Commissioner, v. Institution for Savings at Taunton. S. J. C. *Petition for injunction and winding up of affairs of bank*. Final decree.

Commonwealth, by Insurance Commissioner, v. Appleton Mutual Fire Insurance Company. Same v. Shawmut Mutual Fire Insurance

Company. Same *v.* Home Mutual Fire Insurance Company. Same *v.* Hamilton Mutual Fire Insurance Company. Same *v.* Monitor Mutual Fire Insurance Company. S. J. C. *Petitions for injunctions and winding up of affairs of the companies.* Final decrees.

Commonwealth, by Deputy Insurance Commissioner, *v.* Prescott Fire and Marine Insurance Company. Same *v.* Boylston Fire and Marine Insurance Company. Same *v.* Union Mutual Fire Insurance Company. Same *v.* Mutual Benefit Insurance Company. S. J. C. *Petitions for injunctions and winding up of the affairs of the companies.* Final decrees.

Commonwealth, by Insurance Commissioner, *v.* Massachusetts Mutual Fire Insurance Company. Same *v.* Unity Mutual Insurance Company. S. J. C. *Petitions for injunctions and winding up of the affairs of the companies.* Final decrees.

Commonwealth, by Insurance Commissioner, *v.* Traders' Mutual Fire Insurance Company. S. J. C. *Petition for injunction and winding up of the affairs of the company.* Final decree.

Commonwealth, by Insurance Commissioner, *v.* Hide and Leather Insurance Company. Same *v.* New England Mutual Marine Insurance Company. S. J. C. *Petitions for injunctions and winding up of the affairs of the companies.* Affairs still in hands of receivers.

Commonwealth, by Deputy Insurance Commissioner, *v.* National Insurance Company. Same *v.* Exchange Insurance Company. Same *v.* Tremont Insurance Company. Same *v.* Boston Insurance Company. Same *v.* Suffolk Fire Insurance Company. Same *v.* Firemen's Insurance Company. Same *v.* Manufacturers' Insurance Company. Same *v.* Shoe and Leather Dealers' Insurance Company. Same *v.* Merchants' Insurance Company. Same *v.* Boot and Shoe Manufacturers' Mutual Fire Insurance Company. Same *v.* Franklin Insurance Company. Same *v.* Neptune Insurance Company. Same *v.* People's Fire Insurance Company. Same *v.* Washington Insurance Company. Same *v.* Mechanics' Mutual Fire Insurance Company. Same *v.* Howard Fire Insurance Company. Same *v.* Bay State Fire Insurance Company. S. J. C. *Petitions for injunctions and the winding up of the affairs of the companies.* Affairs still in the hands of the receivers.

Attorney-General, *ex relatione* Treasurer, *v.* South Pewabic Copper Company. Same *v.* Winthrop Manufacturing Company. Same *v.* United States Manufacturing Company. Same *v.* Canadian Stop Motion Company. Same *v.* American Furniture Company. Same *v.* Springfield and Newburyport Coöperative Mining Company. Same *v.* United States Electric Light Company. Same *v.* Peet Molding Machine Company. S. J. C. *Informations for taxes.* Temporary injunctions in force.

Attorney-General, *ex relatione* Treasurer, v. Morgan Envelope Company. Same v. Boston Diatite Company. Same v. Worcester Casket Company. Same v. India Manufacturing Company. S. J. C. *Informations for taxes*. Taxes paid and informations dismissed.

Attorney-General, *ex relatione* Treasurer, v. Grafton Mills. S. J. C. *Information for tax*. Respondent in bankruptcy. Information dismissed.

Attorney-General, *ex relatione* Treasurer, v. Marginal Freight Railway. Same v. American Carpet Cleaning Company. S. J. C. *Informations for taxes*. Not yet heard.

Attorney-General, *ex relatione* Treasurer, v. Vineyard Telegraph Company. Same v. Boston and Maine Granite Company. Same v. Big River Mining Company. Same v. Boston and Colorado Gold Mining Company. Same v. Bullion Consolidated Mining Company. Same v. Incas Silver Mining Company. Same v. Land and Coal Company of Golden. Same v. Suffolk Coal Company. Same v. American Shoe Shank Company. Same v. American Sugar Refinery. Same v. Bigelow Manufacturing Company. Same v. East Liverpool Manufacturing Company. Same v. New England Dredging Company. Same v. Plymouth Gas Light Company. S. J. C. *Informations for not making returns under Stat. 1865, chap. 283*. Returns made and informations dismissed.

Attorney-General, *ex relatione* Treasurer, v. Revere Brick Company. Same v. American Railway Frog Company. Same v. Black River Mining Company. Same v. Haverhill Lime Company. Same v. Cambridge Brick Company. Same v. Goodyear Rubber Company. S. J. C. *Informations for not making returns under Stat. 1865, chap. 283*. Temporary injunctions in force.

Attorney-General, *ex relatione* Treasurer, v. Eastern Marble Company. Same v. Phoenix Oil and Land Company. Same v. Avon Stone Company. S. J. C. *Informations for not making returns under Stat. 1865, chap. 283*. Not yet heard.

Attorney-General, *ex relatione* Commissioner of Corporations, v. Boston and Maine Granite Company. Same v. Boston and Colorado Gold Mining Company. Same v. Bullion Consolidated Mining Company. Same v. Incas Silver Mining Company. S. J. C. *Informations for not making returns under Stat. 1870, chap. 224*. Returns made and informations dismissed.

Attorney-General, *ex relatione* Commissioner of Corporations, v. Black River Mining Company. Same v. Haverhill Lime Company. S. J. C. *Informations for not making returns under Stat. 1870, chap. 224*. Temporary injunctions in force.

Attorney-General, *ex relatione* Commissioner of Corporations, v. Eastern Marble Company. Same v. Phoenix Oil and Land Com-

pany. S. J. C. *Informations for not making returns under Stat. 1870, chap. 224.* Not yet heard.

Attorney-General, *ex relatione* Harbor Commissioners, v. Eastern Railroad. S. J. C. *Information to restrain filling flats without license.* Temporary injunction in force.

Attorney-General, *ex relatione* State Board of Health, v. George Bowman. Same v. Walter S. Wilkins. S. J. C. *Informations to abate nuisances arising from using a building for slaughtering.* Temporary injunctions in force.

Attorney-General *ex relatione* v. William T. Hart *et al.* S. J. C. *Information for injunction.* Temporary injunction refused. Not yet heard.

Attorney-General v. William H. Gardiner. S. J. C. *Information for violation of restrictions in deeds of land on Commonwealth Avenue.* Final decree.

George S. Montague v. Boston and Albany Railroad *et al.* S. J. C. *Bill in equity to redeem a mortgage.* Not yet heard.

Attorney-General, *ex relatione* Insurance Commissioner, v. Mercantile Marine Insurance Company. S. J. C. *Information under Stat. 1874, chap. 222.* Argued. Not yet decided.

William A. Richardson *et al.* v. John R. Hall *et als.* S. J. C. *Bill for instructions under will creating a public charity.* Not yet heard.

Commonwealth, by the Commissioner of Savings Banks, v. West Boston Savings Bank. S. J. C. *Application for injunction and winding up of affairs of the bank.* Temporary injunction in force.

Commonwealth v. Abraham Jackson. S. J. C. *Contract on receiver's bond.* Not yet heard.

In re John J. Williams. S. J. C. *Petition to sell real estate.* Not yet heard.

Edward Brown, petitioner. S. J. C. *Habeas corpus.* Prisoner remanded.

George E. Hudson, petitioner. S. J. C. *Habeas corpus.* Prisoner discharged.

Alice Chummack, petitioner. S. J. C. *Habeas corpus.* Petitioner discharged.

In re Boston and New York Slate and Tile Company. S. J. C. *Petition to reduce capital stock.* Petition granted.

In re New England Slate and Tile Company. S. J. C. *Petition to reduce capital stock.* Petition granted.

Commonwealth v. Erwin B. Dow. S. C. *Tort against insurance agent for tax.* Judgment for Commonwealth not yet satisfied.

Commonwealth v. Wm. H. Gerrish, A. C. Blethen, and R. Currier. S. C. *Contract on insurance agent's bond.* Judgment for Commonwealth not yet satisfied.

Commonwealth v. John A. Smith, Wm. P. Smith, Herman Bird, and John W. Hammond. S. C. Contract on insurance agent's bond. Judgment for Commonwealth. Judgment satisfied.

Morrison v. City of Boston et al. S. C. Petition to enforce mechanics' lien. Disclaimer.

Commonwealth v. Wm. P. Derby et al. S. C. Tort for penalty under Stat. 1870, chap. 224, sects. 33 and 60. Returns made; action discontinued.

City of Somerville v. City of Boston. S. C. Support of pauper. Argued.

Commonwealth v. Thomas Branning, alias Brennan. S. J. C. Murder. Defendant still in lunatic asylum.

Commonwealth v. Jesse Harding Pomeroy. S. J. C. Murder. Not yet tried.

Commonwealth v. Thomas W. Piper. S. J. C. Murder. Verdict, guilty of murder in the first degree. Sentenced to death. Prisoner hung.

Commonwealth v. Louisa Surrey. Murder. Nol pros. entered.

Commonwealth v. William Kelley. S. J. C. Murder. Defendant discharged on his own recognizance.

Commonwealth v. William Cook. S. J. C. Murder. Plea, guilty of murder in the second degree. Sentenced to state prison for life.

Commonwealth v. Giovanni Giovachini. S. J. C. Murder. Verdict, guilty of murder in the second degree. Sentenced to state prison for life.

Commonwealth v. John Fean. S. J. C. Murder. Plea, guilty of murder in the second degree. Sentenced to state prison for life.

Commonwealth v. Adam Hohn. S. J. C. Murder. Nol pros. entered.

Commonwealth v. Boston & Albany Railroad. S. J. C. Loss of life. Demurrer sustained.

Commonwealth v. John English et al. S. J. C. Breaking and entering a building with intent to steal. Exceptions S. C. Exceptions waived.

Commonwealth v. David R. Brown. S. J. C. Abortion. Exceptions S. C. Exceptions overruled.

Commonwealth v. David R. Brown. S. J. C. Abortion. Exceptions S. C. Exceptions overruled.

Commonwealth v. Emery B. Cobb. S. J. C. Disorderly house. Exceptions S. C. Exceptions overruled.

Commonwealth v. John F. Costello. S. J. C. Forgery. Exceptions S. C. Exceptions overruled.

Daniel Burke v. Commonwealth. S. J. C. *Writ of error.*
Sentence reformed.

Daniel Burke v. Commonwealth. S. J. C. *Writ of error.*
Sentence reformed.

Commonwealth v. Edgar G. McClellan. S. J. C. *Abortion.*
Exceptions S. C. Exceptions sustained.

Commonwealth v. James Scott et al. S. J. C. *Larceny.* Ex-
ceptions S. C. Exceptions sustained.

Commonwealth v. Michael Campbell. S. J. C. *Illegal sale of
liquor.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Charles Grover et al. S. J. C. *Perjury and
subornation of perjury.* Exceptions S. C. Exceptions waived.

Commonwealth v. Isaac Cohen. S. J. C. *Receiving stolen goods.*
Exceptions S. C. Exceptions overruled.

Commonwealth v. Edward Dolan. S. J. C. *Illegal sale of liquor.*
Exceptions S. C. Exceptions overruled.

Commonwealth v. Thomas Mullen. S. J. C. *Exposing and
keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Foster v. Commonwealth. S. J. C. *Writ of error.* Not yet
argued.

Commonwealth v. Elizabeth Carroll et al. S. J. C. *Forgery.*
Exceptions S. C. Exceptions overruled.

Commonwealth v. Robert S. Carroll. S. J. C. *Subornation of
perjury.* Exceptions S. C. Exceptions overruled.

Commonwealth v. George W. Hoffman. S. J. C. *Larceny in a
building.* Exceptions S. C. Exceptions overruled.

Commonwealth v. John F. Costello. S. J. C. *Forgery.* Excep-
tions S. C. Exceptions overruled.

Commonwealth v. John Hogan. S. J. C. *Receiving stolen goods.*
Exceptions S. C. Exceptions overruled.

Commonwealth v. Gehring Has. S. J. C. *Violation of laws for
observance of Lord's Day.* Exceptions S. C. Exceptions overruled.

Commonwealth v. James Dolan. S. J. C. *Keeping liquor for
sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Maud M. Waterman et al. S. J. C. *Con-
spiracy.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Ezra S. Goodwin. S. J. C. *Extortion.* Ex-
ceptions S. C. Exceptions overruled.

Commonwealth v. Robert McCue. S. J. C. *Keeping and exposing
liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Ezra J. Hoar. S. J. C. *Keeping and exposing
liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. William Matthews. S. J. C. *Violation of*

ordinance of city of Boston. Exceptions S. C. Exceptions overruled.

Commonwealth v. Tom-Ri-Jon Elliot. S. J. C. *Violation of ordinance of city of Boston.* Exceptions S. C. Exceptions sustained.

• *Commonwealth v. Certain Intoxicating Liquors.* (Michael Sullivan, claimant.) S. J. C. *Liquor seizure.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Certain Intoxicating Liquors. (Robert McCue, claimant.) S. J. C. *Liquor seizure.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Joseph H. Whitman. S. J. C. *Larceny.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Edward McLaughlin. S. J. C. *Perjury.* Exceptions S. C. Exceptions overruled.

COUNTY OF WORCESTER.

City of Worcester v. Francis Kelley et al. S. J. C. *Bill in equity to be relieved from provisions in the will of George Jaques.* Bill dismissed.

City of Worcester v. Francis Kelley. S. J. C. *Petition to sell real estate.* Bill dismissed.

Commonwealth, by Commissioner of Savings Banks, v. Lancaster Savings Bank. S. J. C. *Petition for injunction and winding up of the affairs of the bank.* Affairs still in the hands of the receivers.

Commonwealth v. Samuel J. Frost. S. J. C. *Murder.* Verdict, guilty of murder in the first degree. Sentenced to death. Prisoner hung.

Commonwealth v. John W. Murphy. S. J. C. *Murder.* Verdict, guilty of murder in the second degree. Sentence, imprisonment for life.

Attorney-General, ex rel. Commissioner of Corporations, v. Big River Mining Company. S. J. C. *Information for not making returns under Stat. 1870, chap. 224.* Returns made. Information dismissed.

Attorney-General, ex rel. the Inhabitants of Douglas, v. Albert Butler et al. S. J. C. *Information to enforce public trust.* Not yet heard.

Commonwealth v. Bryan O'Keefe. S. J. C. *Embezzlement.* Exceptions S. C. Exceptions sustained.

Commonwealth v. John W. Carney. S. J. C. *Assault and battery.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Levi Huard. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. David F. Parmenter. S. J. C. *Obtaining money under false pretences.* Exceptions S. C. Exceptions overruled.

Commonwealth v. John Morrison. S. J. C. *Manslaughter.* Exceptions S. C. Exceptions waived.

Commonwealth v. Jeremiah Jones. S. J. C. *Extortion.* Exceptions S. C. Exceptions sustained.

SUPREME COURT OF THE UNITED STATES.

Boston Beer Company v. Commonwealth. *Writ of error.* Not yet heard.

Joseph T. Barry v. Commonwealth. *Writ of error.* Not yet heard.

DISTRICT COURT OF THE UNITED STATES.

In re Hingham Manufacturing Company, in bankruptcy. *Claim for tax.* Tax paid.

In re Worcester Casket Company, in bankruptcy. *Claim for tax.* Tax paid.

In re Grafton Mills, in bankruptcy. *Claim for tax.* No assets.

In re J. Mortimer Goldsmith and Company, in bankruptcy. *Petition to enforce lien.* Petition dismissed. *Claim for wages of convicts.* Claim allowed.

ANNUAL REPORT

OF THE

BOARD OF INSPECTORS

OF THE

MASSACHUSETTS STATE PRISON:

TOGETHER WITH THE

ANNUAL REPORTS

OF THE

WARDEN AND OTHER OFFICERS OF THE INSTITUTION.

OCTOBER, 1876.

BOSTON:

ALBERT J. WRIGHT, STATE PRINTER,

79 MILK STREET (CORNER OF FEDERAL).

1877.

Commonwealth of Massachusetts.

INSPECTORS' REPORT.

To His Excellency ALEXANDER H. RICE, *Governor of the Commonwealth,*
and the *Honorable Executive Council.*

The undersigned, Inspectors of the State Prison, have the honor to present their Annual Report, as required by the statute.

There is nothing specially to note about the general condition of the prison that is new. The crowded condition reported last year has continued, and been aggravated by a large increase of the number of inmates, without any increase in the accommodations.

The maximum number of prisoners at one time has been 756, which is 42 more than the maximum of last year; and the average number has been 728, which is $33\frac{1}{2}$ more than that of last year. It has only been possible to give sleeping room to this excessive number by placing from seventy to ninety of them in one large room (the attic over the chapel), which is well ventilated, and so high from the ground as to render escape difficult if careful watching, day and night, is kept up, but which is open to all the objections arising from free intercourse among the men, with all the corrupting influences natural to the situation.

We are happy to be able to say that no outbreak or serious disturbance has occurred during the year.

The report of the Warden calls attention to the fact that six men have escaped. He gives the details. These escapes give some light and warning on the details of safeguards for the security of the prison.

The case of Gleason, a bank robber, is quite instructive. His profession is one requiring skill, coöperation, and the use of large capital, and when one of the fraternity is arrested, unlimited means are at his command for his defence; and after conviction, it is certain that if money can buy aid, the capitalist for whom he works will supply the means, not only to keep faith with him, but to secure his services for future use, and if these means fail, no stone is left unturned to get the necessary influence to secure a pardon.

The means used in Gleason's case were simple. A night-watchman, well recommended, whose duty was not within the prison, but in the yard, was corrupted and simply used as a means of communication with the prisoner; and his aid proved effectual, though he was discharged from the prison before the escape. The gratings of an outer window were forced by a jackscrew wide enough apart to admit the passage of the man, and once at liberty, though the escape was instantly known, he made his escape to the water in rear of the prison and was off by boat, while the police were diligently searching the streets in the neighborhood. A proper and simple addition to the grating would have made the escape in that way impossible. The two escapes from the outside of the prison walls show the inadequate arrangements of that part of the prison, and will be no doubt remedied in the new prison.

The escape of three prisoners at one time through the gate of the "Trap," pointed out an insecure spot that had invited escape for forty years, and which was effectually stopped by an hour's labor.

It is an amusing instance of the uncertainty of verdicts, that a jury acquitted one of the prisoners who escaped at that time, because the officer at the gate who only saw his back as he ran, could not identify him, yet he was taken outside, returned to and was recognized in the prison. The prisoner conducted his own defence, and satisfied the jury of his innocence.

The logical inference from the verdict would seem to be that he was rightfully at large, but the Warden, nevertheless, retains him on his original sentence.

The case of Giglio, who returned after two months' liberty, is chiefly remarkable because he says he came back to redeem his pledge made to the Warden, when placed on outside duty, that he would not try to escape.

FINANCES.

The financial condition of the prison is much better than last year, and the prospect for the coming year is still better. At the close of last year, but 237 men were at work for pay. At the present time, 552 are at work on contracts. New contracts have been entered into with various parties, at very low prices to be sure, varying from 40 to 60 cents per day. None of these contracts have been in operation more than nine months, and a large part for six or less.

The consequence has been a great improvement in the *morale* of the prison, and the earnings have been \$61,838.31; while those of last year were but \$52,194.33,—an increase of \$9,643.98; and if the present contracts had been in force the whole year, a still further increase of \$22,892.81 would have been earned.

The total expenditures have been but \$121,624.37,—a decrease of \$2,640.04; while the average number of convicts has been increased 33 $\frac{1}{4}$.

In consequence, we have the pleasure to report a decrease in the cost per man, from \$178.80 last year to \$167.06 this year; equal to \$11.74 for each man.

The total expenditure,	\$121,624 37
The total receipts from labor, rents, and fees,	66,147 22
	<hr/>
Deficit,	\$55,477 15

Which is \$12,260.93 less than the deficit last year.

ESTIMATES FOR THE COMING YEAR.

Though there is no good ground for expecting any increase in the average expense of conducting the prison, yet, as there

is not much reason to hope that the steady increase of numbers is stayed, the Inspectors think it prudent to ask for an appropriation large enough to cover all possible contingencies.

Of the amount asked for last year, \$129,189.31 was drawn from the state treasury, and \$75,126.29 paid into it.

The Inspectors, therefore, deem it expedient to ask for an appropriation of \$150,000.

For beds and bedding,	\$2,000 00
clothing,	12,000 00
education,	1,500 00
fuel,	7,000 00
motive-power,	5,500 00
provisions,	45,000 00
repairs and improvements,	5,000 00
salaries and wages,	50,000 00
water, gas, and all other expenses,	22,000 00
	<hr/>
	\$150,000 00

The receipts from all other sources they estimate at \$90,000.

PARDONS.

The report of the Warden gives the details of the pardons. They number 22. Last year, 24.

SCHOOL.

It has been necessary to close the school, as all the men are at work; and the want of a proper room has made it necessary to discontinue the evening school likewise.

HEALTH.

The report of the Physician and Surgeon covers this matter so fully, that there is little to add. The general sanitary condition of the prison is without notable change.

Religious services have been, as last year, conducted by the Chaplain in the Protestant manner for all the inmates, and after the Roman Catholic ritual by the priest of that faith for such men as desired to attend. About one-half attend the Roman Catholic service, and a portion attend the confessional.

It is the opinion of the Warden and other executive officers that good order and discipline and the moral improvement of the men have been advanced by this practice.

During the year, grave charges against the Warden were preferred by a former officer, and were referred to the Inspectors for investigation. Their report, after a full examination, was laid before the governor and council, and they have only to add that in their opinion it is a great hardship to an officer if such charges, entirely unsupported by anything that could be called evidence, can be published, as these were, without any opportunity for a public vindication. Every citizen is protected from the odium of an indictment by the private investigation of a grand jury. The Inspectors think it but justice that, as the charges against General Chamberlain were published by his accuser, they should here declare that they were not sustained by a particle of evidence, and that the accuser admitted, under oath, that he did not of his own knowledge know anything about them.

We submit, respectfully, the Warden's report, with the usual tables and accounts. Also the Physician's report.

In closing, we desire to return thanks to the Warden and all the other officers for the uniform kindness and courtesy which have marked our intercourse during the year.

Respectfully submitted.

ESTES HOWE,
EZRA PARMENTER,
DAN'L E. SAFFORD,
Inspectors.

SEPTEMBER 30, 1876.

WARDEN'S REPORT.

To the Hon. ESTES HOWE, *Chairman, and the Honorable Board of State Prison Inspectors.*

GENTLEMEN:—I have the honor to submit for your examination and information the following tabular statements of the general condition of the Massachusetts State Prison for the fiscal year of 1876.

CONTENTS.

- (A.) SCHEDULE OF OFFICERS' RANK, SALARIES, WITH TIME OF SERVICE.
- (B.) SCHEDULE OF DISBURSEMENTS AND INCOME ACCOUNTS.
- (C.) SCHEDULE OF AVERAGE COST FOR THE SUPPORT OF EACH INMATE.
- (D.) SCHEDULE OF CONTRACTS, NUMBER EMPLOYED, TRADES, PRICE, ETC.
- (E.) TABLE OF STATISTICS OF CONVICTS, THEIR CRIMES, SENTENCES, ETC.

SYNOPSIS OF THE GENERAL CONDITION.

We have received during the year, from October 1, 1875, to October 1, 1876, 220 convicts. Of this number, Suffolk County sent 120. Last year, the whole number received was 169, Suffolk County furnishing 80.

Of the 220 convicts received this year, there were only 21 who could neither read nor write; while there were 147 without trades; and only 17 were recommitments. Discharged by expiration of sentence, deaths, and pardon, 158. Highest number at one time, 756. Average, 728. Income, \$66,147.22. Expenses, \$121,624.37. Deficit, \$55,477.15.

ESCAPES.

The crowded condition of the prison has taxed the vigilance of the officers to the utmost extent to prevent escapes, and

though many well arranged and skilfully combined plots to escape have been frustrated, yet six convicts have succeeded in eluding the guards and getting clear from the prison precincts.

Charles Gleason, sentenced at Worcester, February 17, 1872, to fourteen years for the robbery of the Grafton Bank, escaped on the night of October 25, 1875, by outside assistance and the bribery of the night-watchman. He has not been recaptured, having fled the country.

Giuseppe Giglio, sentenced at Boston, July 7, 1871, to six years for manslaughter, escaped from the wharf of the prison, March 26, 1876. Returned voluntarily to the prison, May 29, 1876.

On July 26, 1876, Richard H. Rogers, sentenced at New Bedford, December 22, 1870, to eleven years for "breaking and entering," James Armstrong, sentenced at Plymouth, December 28, 1871, and Albert DeLaskie, sentenced at Lawrence, October 17, 1874, to eight years for "breaking and entering," forced the inner gate of the "Trap" while the outer gate was open to let a team pass out, and escaped. Armstrong and DeLaskie were recaptured and returned to the prison the same evening. Rogers is still at large.

Thomas Finletter, sentenced at Salem, February 6, 1872, to five years for "breaking and entering," escaped from the outside yard of the prison, August 22, 1876, and has not been heard of since. He had only six weeks to serve.

PARDONS.

There have been twenty-two conditional pardons granted, as follows :—

No.	N A M E S.	Age.	Crime.	Sentence.	Time Served.	Date of Pardon.
1	Moses F. Wheeler,	48	Arson,	Life,	7 years 9 months,	Nov. 5, 1875.
2	William H. Orne,	39	Arson,	Life,	8 " 8 " "	5, 1875.
3	Daniel Young,	59	Perjury,	1 year,	6 " " "	23, 1875.
4	Charles Chevalier,	35	Common thief,	7 years,	1 year 6 " "	24, 1875.
5	James Griffin,	43	Breaking and entering,	Life,	23 years 8 " "	24, 1875.
6	George L. Mowry,	42	Highway robbery,	Life,	9 " 10 " "	24, 1875.
7	John S. Dodge,	30	Obtaining money falsely,	5 years,	4 " 1 month,	24, 1875.
8	John Baxter,	21	Breaking and entering and stealing in building,	2½ " " "	1 year 4 months,	Dec. 28, 1875.
9	Daniel Sullivan,	24	Robbery,	3 " " "	10 " " "	28, 1875.
10	James Kneeland,	30	Breaking, entering and stealing in house,	15 " " "	1 " 11 " "	28, 1875.
11	George J. Gray,	32	Burglary and assault with intent to kill,	25 " " "	9 years 3 " "	Jan. 1, 1876.
12	Dennis Green,	31	Rape,	Life,	5 " 2 " "	Feb. 5, 1876.
13	Benjamin Baker,	32	Robbery,	4 years,	2 " 4 " "	April 15, 1876
14	Orlando Palmer,	33	Burning a shop,	4 " " "	2 " 6 " "	May 6, 1876.
15	George Clary,	28	Rape,	Life,	4 " 10 " "	27, 1876.
16	Azro B. Bartholomew,	62	Manslaughter,	6 years,	3 " 5 " "	June 10, 1876.
17	John Cary, 1st,	25	Robbery,	8 " " "	3 " 8 " "	19, 1876.
18	John Forbes,	46	Common and notorious thief,	23½ " " "	11 " 2 " "	July 1, 1876.
19	Edward Knight,	50	Breaking, entering and stealing in shop,	3 " " "	1 year 9 " "	3, 1876.
20	Edward West,	34	Stealing horse and carriage,	10 " " "	5 years 1 month,	20, 1876.
21	Eugene Darling,	40	Highway robbery,	Life,	15 " 11 months,	Aug. 25, 1876.
22	Charles Williams,	31	Larceny in building,	11 years,	5 " 8 " "	25, 1876.

ENTERTAINMENTS.

During the winter several concerts, readings, and lectures were voluntarily given in the chapel to the convicts by several ladies and gentlemen. They were highly appreciated, and attended with the happiest results in imparting useful information and cheerfulness to the prisoners.

GENERAL REMARKS.

For the sanitary condition of the prison, please see enclosed report of the prison physician, James A. Latimer, M. D. As to the religious, moral, and educational departments, I cannot make as full a statement as desirable, as I have received no report from the prison chaplain, who has the immediate control of these important auxiliaries in the great work of reformation. With much regret we were obliged to close the prison school in January last, the school-room being required for a workshop; while the old school-room in the dome above the chapel having been turned into a dormitory to accommodate some ninety convicts for whom there were no cells, renders an evening school impracticable. All convicts desirous of self-culture and knowledge are supplied with the requisite books in their cells, and many are making excellent progress in learning in this way; while their being occupied during the day in healthy manual labor at useful trades, makes their self-imposed efforts to acquire knowledge a matter of recreation more than drudgery. I consider that a useful mechanical trade, thoroughly learned by a convict while in prison, will procure far more favorable results towards his becoming an honest, self-reliant member of the community when discharged, than any other remedy. A happy combination of useful trades,—religious, moral, and educational teachings,—would, I believe, produce wonderful results on the future of our criminals, and I trust that in the new prison, all of these desiderata will become part of the prison system.

The service of the Catholic church has been attended by over half of the inmates, with excellent results, and its success, as a compliance with the law of the State, is undoubted.

In conclusion, I would bear testimony to the faithfulness and efficiency of the prison officers ; for their promptness and fidelity, they have my warmest thanks.

To you, gentlemen of the Board of Inspectors, I am under many obligations for your support, advice, and impartial decisions in the many severe trials and uncalled for annoyances that I have been subjected to during the past year. Gentlemen, you have my sincere thanks.

Very respectfully, your obedient servant,

S. E. CHAMBERLAIN,
Warden.

APPENDIX TO WARDEN'S REPORT.

[A.]

Names of Prison Officers, Rank, When Appointed, Yearly Salaries, and Amount Received during the Year.

Date of Appointment.	NAME OF OFFICER.				Bank.	Salary per Annum.	Amount Received.
April, 1874,	Howe, Estes,	.	.	.	.	\$200 00	\$200 00
May, 1875,	Parmenter, Ezra,	.	.	.	.	200 00	200 00
July, 1874,	Pierce, James,*	.	.	.	.	200 00	100 01
May, 1876,	Safford, Daniel E.,	.	.	.	.	200 00	83 33
Dec., 1871,	Chamberlain, Samuel E.,	.	.	.	.	3,500 00	3,500 00
Aug., 1855,	Hale, Almon,	.	.	.	.	1,700 00	1,700 00
April, 1854,	Peirce, William,	.	.	.	.	2,000 00	2,000 00
April, 1873,	Speare, S. L. B.,	.	.	.	.	2,000 00	2,000 00
Jan, 1874,	Latimer, James A.,	.	.	.	.	1,000 00	1,000 00
May, 1862,	Beverstock, Francis,	.	.	.	.	1,100 00	1,100 00
Aug., 1856,	Darling, E. S.,	.	.	.	.	1,100 00	1,100 00
Nov., 1866,	Fuller, Joseph,	.	.	.	.	1,100 00	1,100 00
May, 1850,	Gale, Charles W.,	.	.	.	.	1,100 00	1,100 00
July, 1850,	Lounsberry, G. A.,	.	.	.	.	1,100 00	1,100 00
Feb., 1866,	Lord, Thomas W.,	.	.	.	.	1,100 00	1,066 68
Aug., 1870,	Owens, Joseph W.,	.	.	.	.	1,100 00	1,100 00
May, 1861,	Pearl, S. J.,	.	.	.	.	1,100 00	1,100 00
Oct., 1858,	Ramsell, William B.,	.	.	.	.	1,100 00	1,100 00
Jan., 1852,	Rea, Joshua B.,	.	.	.	.	1,100 00	1,100 00
April, 1858,	Simonds, J. F.,†	.	.	.	.	1,100 00	292 74
April, 1868,	Woods, Amos B.,	.	.	.	.	1,100 00	1,100 00
Aug., 1871,	Ball, George F.,‡	.	.	.	.	1,000 00	125 00
Oct. 1872,	Campbell, C. H.,	.	.	.	.	1,000 00	1,000 00
Mar., 1872,	Doe, Nahum A.,	.	.	.	.	1,000 00	1,000 00
Mar., 1871,	Devens, Thomas,	.	.	.	.	1,000 00	1,000 00
	Inspector,	.	.	.	.
	"		
	"		
	"		
	Warden,	.	.	.	.
	Deputy Warden,	.	.	.	.
	Clerk,	.	.	.	.
	Chaplain,	.	.	.	.
	Physician,	.	.	.	.
	Turnkey,	.	.	.	.
	"		
	"		
	"		
	"		
	"		
	"		
	"		
	"		
	"		
	"		
	"		
	"		
	Watchman,	.	.	.	.
	"		
	"		
	"		

DE MASSACHUSETTS STATE PRISON in account with S. E. CHAMBERLAIN, Warden, for Year ending Sept. 30, 1876. CR.

STATE PRISON.

[Oct.

Paid for Beds and Bedding Department during year,	\$830 95	<i>Clothing Department.</i>	Received for sales in this department, .	\$427 38	
Stock on hand, Oct. 1, 1875, .		<i>Clothing Department.</i>	Stock on hand to new account, .	4,613 77	\$5,041 15
Paid for this department during year, .	15,726 96				
		<i>Education Department.</i>	Received from sundry sources in this department, .	\$8,185 42	
Paid for this department during year, .	431 82		Stock on hand to new account, .	2,703 00	10,888 42
		<i>Expense Department.</i>			
Stock on hand, Oct. 1, 1875, .			Stock on hand to new account, .	. . .	5,708 42
Paid for this department during year, .	19,954 46				
		<i>Fuel and Lights Department.</i>			
Stock on hand, Oct. 1, 1875, .			Received from sundry sources in this department, .	\$1,441 77	
Paid for this department during year, .	20,522 19		Stock on hand to new account, .	2,100 33	3,542 10
		<i>Provision Department.</i>			
Stock on hand, Oct. 1, 1875, .			Earnings of convicts, .	. . .	61,838 81
Paid for this department during year, .	41,864 98				
		<i>Rental Department.</i>	Received for rent of houses and land, .	. . .	2,815 41
Paid for repairs and improvements during year, .	1,615 56				
Paid to prisoners discharged during year, .	412 00				
Paid for transportation of prisoners during year, .	298 96				
Paid to officers for salaries during year, .	45,146 59				1,493 50

Recapitulation.		Recapitulation.	
Stock on hand, as above, . . .	\$17,615 15	Stock on hand, as above, . . .	\$16,125 52
Paid for departments, as above, . . .	129,189 31	Earnings of convicts, . . .	61,898 31
		Received from sundry sources, . . .	14,363 48
		Deficit against the prison, . . .	.
	\$146,804 46		\$91,327 31
			55,477 15
			\$146,804 46

[C.]

Table showing the Average Number and Cost per man for Officers, Provisions, Clothing, and all other Expenses, and the Average Cash Earnings per man for the last Twenty-two Years.

Years.	Number.	Provisions.	Clothing.*	Officers.	Sundries.†	Total.	Earnings.	Deficit.	Excess.
1855, .	483	\$37 64	\$15 48	\$52 13	\$39 18	\$144 43	\$111 39	\$33 04	-
1856, .	455	37 66	11 41	55 84	33 00	137 91	121 05	15 86	-
1857, .	441	43 06	10 93	68 32	32 55	154 87	121 54	33 33	-
1858, .	469	38 63	14 09	64 67	30 87	148 26	109 65	38 61	-
1859, .	495	37 14	11 80	63 08	18 00	130 02	111 60	18 42	-
1860, .	510	31 61	9 95	59 30	10 29	113 15	118 27	-	\$5 12
1861, .	520	35 23	9 57	58 88	22 11	125 79	121 14	4 65	-
1862, .	506	35 75	9 40	61 18	21 45	127 78	86 86	40 92	-
1863, .	431	41 48	7 81	70 45	45 69	165 34	142 52	22 82	-
1864, .	377	62 69	15 53	78 21	65 61	222 04	149 09	72 95	-
1865, .	359	71 10	27 21	77 25	61 10	236 66	174 93	61 73	-
1866, .	470	59 75	20 09	60 68	31 54	172 06	173 85	-	1 78
1867, .	537	62 44	17 27	61 11	15 34	156 17	197 79	-	41 63
1868, .	546	73 65	17 76	64 24	26 62	182 27	232 91	-	50 64
1869, .	569	71 20	19 00	61 20	22 71	174 11	222 56	-	48 45
1870, .	594	67 00	21 67	60 97	32 54	182 18	227 27	-	45 06
1871, .	554	67 92	19 40	70 70	35 70	193 72	232 72	-	39 00
1872, .	545	68 23	18 72	78 01	67 39	222 26	249 22	-	26 66
1873, .	486	60 16	15 58	75 90	41 54	193 18	230 15	-	39 97
1874, .	645	58 40	22 65	73 17	37 52	191 74	125 74	66 00	-
1875, .	695	59 50	14 62	69 06	35 62	178 80	61 33	97 47	-
1876, .	728	52 64	15 82	62 01	36 59	167 06	90 86	76 20	-

* Including bedding, and every description of dry-goods used in the prison.

† Including transportation of prisoners, repairs and improvements, money paid to convicts when discharged, support of school, etc.

[D.]

Relating to Contracts.

NAME OF CONTRACTOR.	Class of Manufactures.	Time.	No. of Men.	Rate per day paid.	Amount Earned for Labor.
J. M. Goldsmith, . . .	Cotton tie bands, . . .	3 mos.,	39	\$0 75	\$1,767 75
Hiram Tucker & Co., . .	Bronzed goods, . . .	3 "	19	75	999 38
Fearing, Rodman & Swift, . .	Chain makers, . . .	12 "	75	90	17,688 35
Liverus Hull, . . .	Spring beds, etc., . . .	12 "	40	75	9,114 00
Averill & Hunting, . . .	Brushmaking, . . .	12 "	30	60	6,393 53
Ira Blanchard, . . .	Shoemaking, . . .	8½ "	112	40	8,645 00
Davis, Whitcomb & Co., . .	" " . . .	6 "	100	40	5,976 60
Rice & Hutchins, . . .	" " . . .	5½ "	108	40	5,540 60
Southern Cotton Tie Co., . .					
J. C. Nichols, Pro'r, . . .	Cotton tie bands, . . .	5 "	25	60	1,733 00
Alden Batchelder, . . .	Desks, book-cases, etc., . .	6 "	40	50	3,064 50
E. B. Wildes, . . .	Foundry-work, . . .	4 "	18	60	915 60
					\$61,838 31

[E.]

STATISTICS.

TABLE No. 1.

The whole number of convicts, October 1, 1875, was	689	
The number received under warrants from the courts during the year ending and including September 30, 1876, was	220	
		909
Discharged between October 1, 1875, and September 30, 1876 :—		
By expiration of sentence,	119	
death,	17	
remission of sentence,	22	
To insane hospital,	4	
Escaped,	3	
		165
Total number, September 30, 1876,	744	909

TABLE No. 2.

Ages of Convicts now in Prison.

From 15 to 20 years, 61	From 50 to 60 years, 32
20 to 25 years, 222	60 to 70 years, 16
25 to 30 years, 150	70 to 80 years, 3
30 to 40 years, 175	
40 to 50 years, 85	744

TABLE No. 3.

Ages of Convicts received last Year.

From 15 to 20 years, . . . 19	From 50 to 60 years, . . . 12
20 to 25 years, . . . 75	60 to 70 years, . . . 3
25 to 30 years, . . . 45	70 to 80 years, . . . 1
30 to 40 years, . . . 44	
40 to 50 years, . . . 21	220

TABLE No. 4.

Crimes of Convicts now in Prison.

Abducting child, . . . 1	Mutiny on high seas, . . . 2
Abortion, . . . 2	Obstructing railroad, . . . 2
Adultery, . . . 4	Obtaining goods and money
Arson, . . . 26	by false pretences, . . . 5
Assault with intent to murder, 23	Polygamy, . . . 3
Assault with intent to rape, . 24	Perjury, . . . 7
Attempt to rob, . . . 15	Rape, . . . 15
Attempt to break and enter, . 5	Robbery, . . . 101
Breaking and entering vessel,	Receiving stolen goods, . 7
shop, house or other build-	Sodomy, . . . 2
ing, intending to steal, . 223	Subornation of perjury, . 1
Burglary, . . . 84	Stealing letter from post-
Common and notorious	office, . . . 3
thieves, . . . 14	Threat to extort money, . 1
Embezzlement, . . . 2	Unlawfully burning clothes, . 1
Forgery, . . . 27	Uttering forged orders for
Incest, . . . 6	money, . . . 6
Larceny in shop, depot, dwell-	Uttering and passing coun-
ing-house, or other building, 62	terfeit money, . . . 7
Larceny—horse and carriage, 10	Having obscene picture for
Larceny from person, . . . 43	sale, . . . 1
Manslaughter, . . . 28	
Murder, . . . 13	744
Murder, 2d degree, . . . 18	

TABLE No. 5.
Crimes of Convicts received during the Year.

Abducting child,	1	Larceny from the person,	16
Abortion,	1	Larceny—horse and carriage,	3
Adultery,	2	Manslaughter,	4
Assault with intent to murder,	4	Murder, 1st degree,	1
Assault with intent to commit rape,	1	Murder, 2d degree,	3
Assault with intent to rob,	9	Mutiny on high seas,	2
Attempt to break and enter,	2	Perjury,	7
Arson,	10	Polygamy,	4
Breaking and entering vessel, shop, house or other building, intending to steal, and stealing,	63	Receiving stolen goods,	6
Burglary,	10	Rape,	2
Common thieves,	2	Robbery,	18
Forgery,	13	Subornation of perjury,	2
Incest,	1	Sodomy,	1
Larceny in shop, depot, dwelling-house or other building,	23	Threat to extort money,	1
		Uttering and passing counterfeit money,	6
		Uttering forged bond and note,	2
			—
			220

TABLE No. 6.
Period of Sentences of Convicts now in Prison.

For 1 year,	11	For 10 years,	59
1 year and 3 months,	2	11 years,	1
1 year and 6 months,	11	12 years,	12
2 years,	39	13 years,	2
2 years and 6 months,	28	14 years,	3
3 years,	135	15 years,	16
3 years and 6 months,	14	16 years,	2
4 years,	58	20 years,	9
4 years and 6 months,	1	23 years,	2
5 years,	165	25 years,	1
6 years,	33	30 years,	1
7 years,	52	Life,	57
7 years and 6 months,	2		—
8 years,	22		744
9 years,	6		

TABLE NO. 7.

Period of Sentences of Convicts received last Year.

For 1 year,	12	For 6 years,	5
1 year and 3 months,	2	7 years,	5
1 year and 6 months,	7	8 years,	7
1 year and 8 months,	1	10 years,	9
2 years,	89	12 years,	1
2 years and 6 months,	7	15 years,	2
3 years,	51	Life,	5
3 years and 6 months,	8		
4 years,	15		220
5 years,	49		

TABLE NO. 8.

States and Countries of which Convicts now in Prison were Natives.

Alabama,	2	Nova Scotia,	11
Canada,	13	North Carolina,	1
Cape Breton,	3	Newfoundland,	1
Connecticut,	11	New Jersey,	4
Cuba (West Indies),	1	New Hampshire,	14
England,	39	Ohio,	3
France,	3	Prince Edward Island,	1
Germany,	11	Portugal,	1
Georgia,	1	Prussia,	1
Holland,	1	Pennsylvania,	11
Illinois,	4	Poland,	1
Iowa,	1	Rhode Island,	9
Italy,	1	Scotland,	9
Ireland,	93	South Carolina,	2
Kentucky,	2	South America,	1
Louisiana,	2	Texas,	1
Massachusetts,	343	Unknown,	1
Maryland,	7	Vermont,	10
Missouri,	1	Virginia,	16
Mississippi,	1	Wales,	1
Maine,	41	At sea,	3
New Brunswick,	15		
New York,	46		744

Of the above, 64 are negroes.

TABLE No. 9.

States and Countries of which Convicts received last Year were Natives.

Alabama,	1	Nova Scotia,	3
Connecticut,	5	New Jersey,	2
Canada,	2	New York,	7
Cape Breton,	3	Pennsylvania,	1
England,	13	Prince Edward Island,	1
France,	1	Rhode Island,	3
Germany,	2	Scotland,	3
Holland,	1	South Carolina,	1
Illinois,	2	Virginia,	4
Ireland,	27	Vermont,	3
Iowa,	1	At sea,	1
Massachusetts,	107	Wales,	1
Maryland,	3		
Maine,	12		220
New Hampshire,	7		
New Brunswick,	2		
Norway,	1	Of the above, 12 are negroes.	

TABLE No. 10.

Convicts now in Prison were convicted as follows:—

Barnstable,	3	New Bedford,	24
Boston,	376	Pittsfield,	28
Cambridge,	56	Plymouth,	17
Dedham,	28	Salem,	44
Fitchburg,	8	Springfield,	34
Greenfield,	11	Taunton,	14
Lawrence,	18	Worcester,	39
Lenox,	5	Edgartown,	3
Lowell,	16		
Newburyport,	10		744
Northampton,	10		

TABLE No. 11.

Convicts received last Year were convicted as follows:—

Boston,	120	Pittsfield,	5
Cambridge,	17	Plymouth,	5
Dedham,	6	Salem,	9
Fitchburg,	3	Springfield,	13
Greenfield,	8	Taunton,	2
Lawrence,	7	Worcester,	9
Lowell,	3		
Newburyport,	8		220
New Bedford,	5		

TABLE No. 12.

Employment of Convicts, September 30, 1876.

For Contractors.			
Brush-makers, Averill & Hunting,			30
Chain-makers, Fearing, Rodman & Swift,			75
Cotton tie band-makers, Southern Cotton Tie Company, J. C. Nichols, Proprietor,			27
Desks, book-cases, etc., Alden Batchelder,			40
Foundry-men, E. B. Wildes,			20
Spring beds and iron-work, Liverus Hull,			40
Shoemakers, Ira Blanchard,			112
“ Davis, Whitcomb & Co.,			100
“ Rice & Hutchins,			108
			552
For Prison Account.			
Barbers, clothes-menders and washmen,			25
Carpenters, coopers and painters,			5
Cooks and bakers,			20
Runners for shops,			21
Sweepers, waiters and hospital nurse,			20
Team hand, yard hands and other laborers,			25
Shoemakers,			4
Tailors,			6
			126
Unemployed.			
In close confinement for safe-keeping,			9
Sick in hospital,			17
Old, infirm, and invalids,			40
			66
			744

TABLE No. 13.

The Sentences of Convicts now in Prison expire as follows:—

Oct., Nov. and Dec., 1876,	59	In 1886,	6
In 1877,	140	1887,	2
1878,	167	1888,	3
1879,	116	1889,	1
1880,	78	1890,	3
1881,	39	1891,	3
1882,	28	1898,	1
1883,	13	Life,	57
. 1884,	18		—
1885,	10		744

TABLE No. 14.

Life Sentences.

Number under sentence for life, October 1, 1875,	61
Number received during the year ending September 30, 1876,	5
	—
	66
Discharged during the year ending September 30, 1876:—	
By remission of sentence,	7
death,	2
	—
	9
Total in prison, September 30, 1876,	57
	—
	66

TABLE No. 15.

Names of Crimes of Convicts in Prison under Sentence of Imprisonment for Life.

Assault, intending rape,	3	Manslaughter,	1
Arson,	11	Rape,	7
Burglary,	1	Robbery (with force and violence),	5
Murder, 2d degree,	22		—
Murder (sentence of death commuted),	5		57
Murder,	2		

TABLE No. 16.

Names of Crimes of Convicts under Sentence for Life received last Year.

Arson,	1
Murder, 2d degree,	3
Murder, 1st degree (punishment commuted),	1
	<hr/> 5

TABLE No. 17.

Recommitments.

Of 744 convicts now in prison, 75 are recommitments, viz.:—	
For the 2d time,	64
3d time,	7
4th time,	3
6th time,	1
Total,	<hr/> 75
Of the 220 convicts received during the last year, 17 are recommitments, viz.:—	
For the 2d time,	13
3d time,	3
6th time,	1
Total,	<hr/> 17

TABLE No. 18.

Of Numbers, etc., of Convicts during the Year.

The largest number at any one time during the year was . 756	December, 1875, . . . 697 ¹ / ₈
The smallest number at any one time during the year was 686	January, 1876, . . . 711 ² / ₈
The average number during the year, per day, was . 728 ¹ / ₂	February, 1876, . . . 728 ¹ / ₈
Monthly average:—	March, 1876, . . . 736 ² / ₈
October, 1875, . . . 688 ¹ / ₂	April, 1876, . . . 739 ¹ / ₈
November, 1875, . . . 699 ² / ₈	May, 1876, . . . 745 ³ / ₈
	June, 1876, . . . 748 ¹ / ₈
	July, 1876, . . . 750 ² / ₈
	August, 1876, . . . 746 ² / ₈
	September, 1876, . . . 743 ¹ / ₈

TABLE NO. 19.
Relating to Pardons for Thirteen Years.

Y E A R .	Average No. of Men.	Pardoned.
In 1864,	386½	30
1865,	359	25
1866,	470½	16
1867,	537	13
1868,	546	34
1869,	568½	30
1870,	593½	63
1871,	554½	35
1872,	543½	16
1873,	586	10
1874,	647	20
1875,	694½	24
1876,	728½	22

TABLE NO. 20.
Relating to Punishments for Eight Years.

Y E A R .	Whole Number of Offences.	Whole No. of Days of Punishment.	Average Number of Men.
1869,	526	1,195	568
1870,	586	1,834	593
1871,	493	1,630	554
1872,	487	1,387	543
1873,	427	1,396	586
1874,	394	1,264	647
1875,	499	1,464	695
1876,	580	1,755	728

TABLE NO. 21.

Daily Rations for Convicts in the Massachusetts State Prison.

SUNDAY.

Breakfast.—Rice hash, white bread and coffee.

Dinner.—Meat hash, graham bread and coffee.

MONDAY.

Breakfast.—Fish hash, white bread and coffee.

Dinner.—Corned beef and vegetables and white bread.

Supper.—White bread and coffee.

TUESDAY.

Breakfast.—Meat hash, white bread and coffee.

Dinner.—Baked beans and brown bread.

Supper.—White bread and coffee.

WEDNESDAY.

Breakfast.—Mashed potatoes and corned beef, white bread and coffee.

Dinner.—Beef soup and white bread.

Supper.—White bread and coffee.

THURSDAY.

Breakfast.—Meat hash, white bread and coffee.

Dinner.—Pea soup and white bread.

Supper.—White bread and coffee.

FRIDAY.

Breakfast.—Fish hash, white bread and coffee.

Dinner.—Baked beans and brown bread.

Supper.—White bread and coffee.

SATURDAY.

Breakfast.—Meat hash, white bread and coffee.

Dinner.—Beef soup and white bread.

Supper.—White bread and coffee.

PHYSICIAN'S REPORT.

Gen. S. E. CHAMBERLAIN, *Warden Massachusetts State Prison.*

SIR:—I have the honor to submit to you the following Report of the sanitary condition of this institution for the year ending the 30th September, 1876.

The records of my department show a much greater number of cases of diarrhœa and dysentery than in any of the previous three years; and the large increase of applications for treatment is owing in a great measure to the epidemic of diarrhœa. This I believe to have been caused by the use of the pump-water in the prison yard, and accordingly advised that said use for drinking purposes be discontinued.

Typhoid fever, a disease almost unknown in the prison during the past thirty years, made its appearance, there being ten cases, two of which resulted fatally.

The cases demanding surgical treatment have been numerous, largely exceeding those of former years.

In one respect, the records of the department are encouraging. The inroads of phthisis and its kindred diseases, to which a large share of the deaths is attributable, have been less severe than usual.

I would respectfully call your attention to the case of "Clark Fairbanks," an insane patient now confined in the upper arch of the prison. The Commissioners of Lunacy have been called to act on his case, but have deemed it not expedient to commit him to an insane asylum for treatment. Having no proper place in which to care for the insane in this institution, and he, when at different times admitted to the hospital, being noisy and disorderly, and therefore harmful to the other patients confined therein, I was compelled to return him to his present quarters in the upper arch. This, in my

opinion, is not a fit place for the confinement of an insane man, and I wish some action might be taken for his removal or pardon.

The daily application for advice and treatment number	. 10,370
Patients admitted to hospital,	34
Days' residence in hospital,	2,136
Invalids in hospital for a day,	135
Excused for a day from labor,	574

Seventeen deaths have occurred, as follows :—

1875.—Oct. 15. William Gilbert (colored) died this A. M. of diabetes mellitus, aged 42 years. In prison, 22 months. Crime, robbery. Sentence, 3 years.

Oct 23. Leander Pinkham died this P. M. of typhoid fever, aged 27 years. In prison, 5½ years. Crime, arson. Sentence, life.

Nov. 14. John Welsh (3d) died this A. M. of hemorrhage from the lungs, aged 19 years. In prison, 13 months. Crime, breaking and entering. Sentence, life.

Nov. 16. George H. Teele (2d comer) died this A. M. of consumption, aged 29 years. In prison, 3 years and 11 months. Crime, common thief. Sentence, 7 years.

Nov. 22. Charles Gove died this A. M. of diarrhoea, aged 43 years. In prison, 8 years. Crime against nature. Sentence, 12 years.

Nov. 24. George Sullivan died this A. M. of typhoid fever, aged 21 years. In prison, 25 months. Crime, robbery. Sentence, 10 years.

Dec. 13. J. F. Cushing died this A. M. of dropsy, aged 21 years. In prison, 13 months. Crime, breaking and entering. Sentence, 18 months.

Dec. 16. George Thompson (3d comer) died this A. M. of congestion of the lungs, aged 25 years. In prison, 5 months. Crime, larceny. Sentence, 3 years.

1876.—Jan. 10. Charles H. Harvey died this A. M. of general paralysis, aged 42 years. In prison, 16 months. Crime, common thief. Sentence, 3 years.

Jan. 10. Charles Johnson (2d) died this P. M. of consumption, aged 20 years. In prison, 2 years and 10 months. Crime, common thief. Sentence, 10 years.

Feb. 4. George Newton (colored) died this P. M., both limbs torn off by being caught in machinery, aged 20 years. In prison, 16 months. Crime, forgery. Sentence, 2 years.

March 16. Charles Allen (2d) died this P. M. of psoas abscess, aged 26 years. In prison, 2½ years. Crime, breaking and entering. Sentence, 5 years.

March 10. Thomas O'Brien died this P. M. of consumption, aged 85 years. In prison, 8 months. Crime, breaking and entering. Sentence, 15 months.

March 11. H. H. Wheeler died this A. M. of asthma, aged 44 years. In prison, 17 months. Crime, larceny. Sentence, 5 years.

April 8. Obed Reynolds died this A. M. of consumption, aged 31 years. In prison, 12 years and 2 months. Crime, murder. Sentence, life.

Aug. 9. John Fasbender died this A. M. of consumption, aged 27 years. In prison, 19 months. Crime, larceny. Sentence, 2 years.

Aug. 28. Patrick McMakin died this P. M. of pulmonary hemorrhage, aged 19 years. In prison, 2 years and 8 months. Crime, robbery. Sentence, 5 years.

The Commissioners of Lunacy met as below, and passed on the subjoined cases as proper subjects for removal to the insane hospital:—

December 3, 1875, James Hendrickson, John Baxter.

February 24, 1876, Nathaniel Warren, Patrick Keating.

July 2, John Casey.

Of these, Nathaniel Warren has since been returned to the prison apparently cured.

In closing my Report, I desire to express my thanks to the Inspectors, to the Warden and the officers under his immediate command for their willing and prompt coöperation in all the duties pertaining to my department. I would also speak of the valuable services of my assistant, Mr. G. A. Lounsberry, who both day and night has shown himself constant and unwearied in his kind offices to the sick men under our care.

Respectfully submitted.

J. A. LATIMER,

Physician Mass. State Prison.

CHAPLAIN'S REPORT.

The report of the Chaplain was handed in after the Inspectors' Report had been closed. The Board wish it to be understood that they assume no responsibility in reference to it, and see no reason to change the opinions expressed in their report.

ESTES HOWE.
EZRA PARMENTER.
D. E. SAFFORD.

INSPECTORS' OFFICE, November 14, 1876.

To the Honorable Board of Inspectors of the Massachusetts State Prison.

GENTLEMEN :—Our General Statutes provide that "The Chaplain of the State Prison shall perform divine service in the chapel of the prison, instruct the convicts in their moral and religious duties, visit the sick on suitable occasions, [and] have charge of the school and library of the prison."

Such general provision is supplemented by rules and regulations, adopted by the Inspectors of the prison, June 30, 1874, and approved by the Governor and Council. These more specifically enumerate the duties of the Chaplain, as follows, viz. :—

"The Chaplain shall devote his whole time to the religious instruction, education, and improvement of the convicts. On every Sunday he shall preach at least one sermon; he shall have the charge and management of the Sabbath school. No attempt shall be made to teach any sectarian belief to the convicts, either from the pulpit or in the Sabbath school, and no book shall be withheld from the library or hospital on account of its religious doctrines or teachings. He shall see that every convict is furnished with a Bible, and it shall be his province to visit the convicts at all times when in their cells or in the hospital, and administer to them such instruction as he shall deem best calculated to promote their subordination, reformation and spiritual welfare, and at all proper times endeavor to impress upon their minds the necessity of amendment and a strict conformity to the rule of the prison."

By executive appointment it has been my duty, to the best of my ability, to discharge these varied and responsible trusts

for another year ; and I am glad to say that this fourth year of service gives me increased confidence in the possible usefulness of a prison chaplaincy. However estimated,—whether by the needs of the field, its inevitable wretchedness, its temptations to reckless despair, or by its serious relations to the State in reference to public safety, morals, and economy,—I am more and more convinced that such employment gives scope for unremitting industry, and may well tax and reward one's utmost strength and ability.

THE SERMON UPON THE SABBATH.

The partial monotony and limited range of prison life give more rest and opportunity to the ideas of a sermon, than does the busy whirl of week-day cares for those carrying the burdens as well as enjoying the sweets of liberty. A very respectable percentage of our inmates are college trained ; many have been in positions of culture and privilege ; and all are sharpened by the stern necessities of a life of antagonism to law and authority. The size of our Sunday audience—say seven hundred—stimulates the speaker and reacts upon the hearer. In fact, I have been led to think that the echoes of prison preaching do not soon cease. One Sabbath morning, during the past year, we heard Rev. Joseph Cook, whose Boston Monday lectures thrill and instruct a crowded audience, rarely equalled in point of culture, and which are caught up by the daily press for thousands of eager readers. His sermon was upon The New Birth, and it was the same in thought and language as when delivered at Amherst and Yale colleges and in our metropolitan pulpits. Though that was nearly a year ago, I often hear allusions by the convicts to their hearty appreciation of that discourse. An equally delighted and thoughtful hearing was given to the venerable Rev. George W. Blagden, D. D.

Going no higher than questions of reform and citizenship, no one can place too high an estimate upon the elevation of thought, the quickening of moral resolutions, and the refinement of tastes actually produced in scores who have already gone out to a successful conflict with the temptations of life, and in others now wearing the prison garb.

In farewell interviews with those whose sentences are

about to expire, they sometimes make grateful and specific mention of sermons preached long before. The deep harrowing of adversity prepares the heart, many times, where least expected, for the sure seed of truth.

THE SUNDAY SCHOOL.

This service dates back in its beginning nearly a half century. It was established in 1828, although teachers from outside did not come in until two years later. In his report, dated October 20, 1830, Rev. Jared Curtis, then Chaplain, makes the following record :—

“But during the summer and autumn, in consequence of some endeavor to improve the state of the school, a very considerable number of respectable, intelligent, and pious men from Charlestown and Boston have come in on the Sabbath and taken charge of classes in the school. It is expected that in the future the classes will, mostly, if not all, be supplied with well-qualified teachers from without. From the benevolent labors of these individuals, a new impulse has already been given, and the school is constantly assuming a more interesting aspect.”

In his next annual report, he again writes :—

“The Sunday school during the past year has fully answered our best anticipations. Its numbers have increased from about sixty to more than one hundred. This school has been instructed by pious and competent teachers from without, who from Sabbath to Sabbath volunteer their services for the benevolent object of instructing in the duties they owe to God, to their fellow-countrymen, and to themselves, this degraded and unhappy class of our fellow-men.”

Again, in 1832, he says :—

“The Commonwealth and this institution owe very much to the kind offices of those who from Sabbath to Sabbath volunteer their services as laborers in this department of Christian benevolence.”

From 1828, our Sunday school has continued its useful work, with state authority and sanction. The above acknowledgments to faithful teachers might be repeated to-day with unabated fullness and justice. Some of our teachers have been at their posts nearly twenty years, and all are earnestly devoted to their work. The absorbed attention

of their pupils is proof of their capacity and faithfulness. These teachers are of almost every variety of religious denomination, but they scrupulously avoid all sectarian allusions.

What are the advantages of this school?

1. *Intellectual*.—The International Series of Lessons, now so generally used, are the subjects of study. Undenominational printed lesson papers giving the lessons, parallel Scripture references, and a comprehensive list of special and general questions, are distributed every month, and many of them are carefully mastered. C. L. Heywood, Esq., has generously continued his subscription of one hundred copies of Bible Studies, which give copious helps, and are widely used by neighborly loaning. The teachers find in many cases, great intellectual thirst, activity, and progress. Several buy, or obtain by gift, additional appliances, reference Bibles, Bible dictionaries, Scripture atlases, or Bible text-books.

2. *Reformatory*.—It is impossible that such intellectual quickening should not react upon character and conduct. By such voluntary attendance upon Bible study and the prayer-meeting that follows, there is a tacit promise of good conduct. In proof of this, I have known some to withdraw, alleging as a reason that they did not think their conduct in the shop consistent with a membership of the school. Any such inconsistency is deplored by the whole school, as bringing discredit upon the school; and as sentences expire, when the "good-by" is spoken in our prayer-meeting by those who go and those who remain, good conduct is urged with tearful earnestness, and the consideration is emphasized with all possible sincerity that a misuse of liberty would bring dishonor, not merely upon the offender, but upon those *who are left behind*. From the first, it has been clearly apparent that a higher standard of deportment is established by those voluntarily in our Sunday school, and *that by themselves*.

3. *Moral and Religious*.—Cause and effect are as closely related in spiritual culture as in material or intellectual. Minds enlightened by the truth, if candid, respond to its light. The faithful labors and prayers of our teachers have not been unavailing. Instances of change, reaching deeper than mere outward behavior, have been frequent during the

past year. Tempers, inflammable beyond description, have been softened and transformed to meekness; coarse blasphemy and unrestrained infidel scoffing have given place to hymns of praise and tender appeals for forgiveness from God and from fellow-convicts; the proceeds of crime have been restored, and in one instance, truth and conscience heeded in an ordeal more severe than often comes to mortals.

In our prayer-meeting, the parts are sustained almost entirely by the convicts, and their prayers and exhortations are characterized by growing intelligence and spirituality. I speak with confidence upon this point, because of frequent testimony of others, whose judgment is competent and candid. Such practice and experience in the outward duties of a Christian life, give facility and momentum, which help them, when released, to mingle without awkwardness or false timidity in religious circles. Religion is measurably an antidote to the disabling tendencies of convict life, which stand in the way of restoring those who have been subjects of it, to the ranks of honest and respectable society. This restoration must be aimed at by the State, or we have confirmed and growing criminal classes. This leads me to the next advantage accruing to those in attendance upon our Sunday school.

4. *Social.*—We have a State Agent for the aid of discharged convicts, whose heart is in his work, and who is unremitting in his endeavors to guide into walks of honest toil those who have sadly fallen by the way, have paid the penalty of the law, and are in that critical time of life when a few days determine, perhaps, all future destiny. I have seen tears of joy in his eyes when his work has borne good fruit. But with what difficulties does he contend! His appropriations from the State are limited, but he needs—and *the discharged convict needs*—something more and better than money; viz., opportunities where bread can be earned. The philanthropic and humane even, are reluctant to give employment to those known to have been convicts, and anything is to be welcomed that can waive this inevitable and proper reluctance where cases are safe and deserving. *This has been done for many by our Sunday school.* Twenty teachers come in from outside, men of

character and worth, with whom their pupils come into close personal relations. Such acquaintance inspires confidence in the possibilities of a genuine reform and a willingness to befriend individuals when released.

This is no mere theory of mine. One well-known business gentleman of Boston, who has for many years been a teacher, whenever residence in town permitted, has helped hundreds by loans of money, by employment, by words of sympathy and counsel. *This he would not have done* but for confidence growing out of personal contact and acquaintance with his classes. Of those thus helped, seventy-five per cent. have turned the assistance to good account, of whom one-third are an honor to themselves and the community. Other teachers have for years done what they could, and many an ex-convict, striving to stand honestly, has found food and lodging for a season under the hospitable roof of his Sunday-school teacher.

One who served a sentence of five years, is now in course of education in one of our very best New England academies; his whole expenses are assumed by an entire stranger, who based his help entirely upon the reports of the Christian life of his ward while in prison.

Obedience to enforced rules is one thing, very desirable so far as it goes, but character, in its best quality, comes from voluntary, spontaneous conduct. It is a help for the thoughtful and penitent convict to have a door which he can open, not by compulsion, but by choice, and a stand which he may take of his own free will, and thus openly commit himself to a virtuous life.

How, otherwise, can those interested distinguish in the mass of convicts, averaging seven hundred and twenty-eight during the past year, those who would be safe subjects of special help, like the individual above mentioned as at school? Mere observance of prison rules is an insufficient criterion, for it is a fact well known to prison officers, that "professionals," sure to return to crime when released, are usually models of behavior.

I have thus dwelt at length upon the preaching and Sunday-school services, endeavoring to set forth their actual and possible advantages in detail, because these fields of influence, created and sanctioned by statute law, and by executive direc-

tion intrusted to my care, have been seriously encroached upon in the past, *and further damage is threatened.*

On the 3d of March, 1875, Hon. Ezra D. Winslow, chairman of the joint committee upon prisons, reported to the Senate the following bill, entitled,—

AN ACT to provide for Religious Instruction in Prisons.

SECTION 1. No inmate of any prison, jail, or house of correction in this Commonwealth shall be denied the free exercise of his religious belief and liberty of worshipping God according to the dictates of his conscience within the place where such inmate may be kept or confined; and it shall be the duty of officers and boards of officers having the management and direction of any such institutions, to make such rules and regulations as may be necessary to carry out the intent and provisions of this act.

SECTION 2. Nothing herein contained shall be so construed as to impair the discipline of any prison, so far as may be needful for the good government and safe custody of its inmates.

Said bill was duly enacted and approved on the 15th of April following. No previous statutes were in any way repealed or annulled, and therefore it is to be supposed that any action under this last enactment should not invalidate those statutes in any particular.

It should also be observed that the whole gist of this last legislation, with the exception of the title of the bill, is *negative*.

Boards of management in our prisons are ordered to make rules and regulations to *prevent* a certain thing; viz., the denial to any convict of "the free exercise of his religious belief and the liberty of worshipping God according to the dictates of his conscience." This is quite a different thing from ordering such "boards" to make positive provision for gratifying the *religious preferences* of every individual convict or class of convicts. If the latter interpretation holds,—mark the singular number, "*No inmate*," etc.,—then our Jews must be released from labor on Saturday, *their time-honored Sabbath*, and a synagogue furnished them; then the High Church Episcopalian must have a Sabbath service performed by some one in the true Apostolic descent, and clad in all becoming vestments; then the Chinese must have a joss-house set up

within prison walls, duly appointed and fragrant with burning incense.

It can be clearly shown, that, with any exact use of language, no convict, either by the rules or practice of the prison since its foundation, has been denied "the free exercise of his religious belief, or the liberty of worshipping God according to the dictates of his conscience." No dictation from any quarter ever came to any inmate, what he should believe, or how he should worship God, if these two processes be properly defined,—the one the action of the mind within itself, the other the action of the soul before God. The law in question seems—whether intentionally on the part of its projectors, I know not—to *confound these purely individual processes with their outward expression*. So far as these processes are essentially concerned, every convict is, and always has been, independent of the State. The preaching service on Sunday is a reformatory agency, sanctioned by law and experience. The convict may or may not worship God in it; that is wholly optional with him. *The just claims of conscience, and the preferences of religious education under hierarchical dictation, are quite separate affairs.*

Positive provision to gratify every man's religious preferences has not been made, *and never can be*. The prison is not built nor administered for that purpose.

But what has been done under this last law? In due time, application was made to our board of management by Rev. William Byrne, the incumbent of the Roman Catholic diocese in which our prison is located, for a Sunday service to be conducted by himself and associates in our chapel, and attended by those of his faith in the institution, for whose benefit he properly enough claimed that this vague and ambiguous law had been enacted. His first service was held on Sunday, the 6th of June, 1875, and it has been continued every Sunday morning for the hour preceding our Sunday school.

In addition to this Sunday service, the confessional has been vigorously maintained during the week; sometimes three priests being simultaneously engaged, not as before, for the benefit of individual convicts who had asked for their services, and who had been promptly accommodated, but without any

such invitation. Assuming, apparently, that every man born of Catholic parentage required such spiritual care, they have made a general summons upon those of such parentage.

Probably three or four hundred Roman Catholic prayer-books have been brought in to take the place, by command, of so many Bibles, *provided by law*. Convicts by the score are summoned from their work at any time, and for any length of time; the whole prison corps of officials and runners are at their service *as a matter of course*, and all this under a law that only requires a certain thing shall NOT be done.

The *spirit* with which these measures are carried out will appear from the following reliable report of a Sunday morning discourse, preached in our chapel by the Rev. William Byrne, on the 10th of September last:—

TEXT: *Choose you this day whom ye will serve.*—I have talked to you in private about attending the prayer-meeting and Sabbath school, but as I see many faces at Sabbath school that I recognize as Catholics, I take this time *publicly to command* you in the future to abstain from attending such services. Teachers of all denominations or religions are in attendance, and I *command* you in future to recognize none of them as your spiritual advisers, not even the Chaplain, although he may be a good man. The law is not binding on you as to attendance at Sabbath school, but I cannot stop you from attending the other service; but I hope the time will soon come when it will not be obligatory, and I am doing what I can to bring about such a result. In future, therefore, I forbid you to read the Bible, or have anything to do with the Sabbath school or prayer-meeting.

Three important questions are suggested by these facts.

1. *What is their effect upon the Chaplain's department, and what is their relation to the statutes and rules precedent in time and authority?*

(1.) The Chaplain is charged with "the religious instruction, education, and improvement of the convicts." Evidently the law intends that there shall be *no exceptions*. And let it be noticed in passing, that his usefulness is almost wholly determined by the personal confidence and esteem in which he may be held by those under his care.

Now, Romanism, with all the solemnity of priestly utter-

ance, "*commands*" those thus committed to his care, not to "recognize" him in *any of these capacities*; of necessity, such mandates are not without effect.

(2.) The preaching service—a state provision—is by the same authority, privately and publicly treated as an imposition, so far as Romanists are concerned, and its abolition threatened.

(3.) Our Sunday school, established nearly a half-century ago, with an historic and present usefulness commending it to the approbation of every candid person of humanity, is assailed with special violence by the same sacerdotal ban. Thus *intimidated*, more than one hundred, in *many, many cases reluctantly*, have withdrawn from the school,—some immediately upon the introduction of Roman Catholic services, and the remainder, from time to time, as personal pressure was brought to bear upon them.

It thus appears that an exercise conducted according to the law of the State, is in public and private pronounced pernicious, and those who aid in its conduct by authorized invitation, are denounced.

(4.) Our rules specify "that no attempt shall be made to teach any sectarian belief to the convicts."

He is not necessarily sectarian who has positive convictions. These cannot be avoided. He is a sectarian, who, having such convictions, draws a line around them, *and dooms, upon his own authority, all outside of that circle*. Emphatically does he deserve the title *sectarian*, when he makes escape from that doom impossible outside of his own particular church organization.

The rule above mentioned is violated in our chapel every Sunday morning by the oracles of the most pronounced sectarianism ever known to history. Our prison officials, under the pay of the State (and I imagine much against their wills); our chapel and pulpit, with burning candles, and accompanying priestly appliances, are for one hour *transformed into enginery of sectarian propagandism*.

(5.) Our rules provide that the Chaplain "shall see that every convict is furnished with a Bible." As seen above, the greater portion are "commanded," by an authority of which they have been taught to be afraid, not to read that Bible,

and Roman Catholic prayer-books are brought in by the hundred to supplant it.

(6.) Personal visitation is enjoined upon the Chaplain by the same high authority, that he may individually, in "cell or hospital," help all under his care, by advice, sympathy, and instruction.

It is easy to infer how futile such personal work must be with those braced against him, by an authority claiming to bind in heaven and in earth.

2. How do these facts compare with the implied grounds upon which this law of April 15, 1875, was made, and under whose apparent sanction they have occurred?

According to the phraseology of that law, its benefits were to be enjoyed by those whose "religious belief" and "dictates of conscience" desired them. Ostensibly, the design was not to favor any outside clique or denomination, but to gratify the cravings of religious sensibilities within prison walls. Therefore, we should expect that everything done by authority of that law should originate with the *wish of the convict*. The actual course pursued has been *quite the opposite*.

Of the one hundred or more who have left our Sunday school, a great portion *did not leave voluntarily* in any true sense. Some lingered for more than a year, and then freely acknowledged to me that they were "greatly benefited by the school," "did not want to leave it," "felt bad when hearing the others let out to go, and I could not; but the priest tells me I must not go, and I am afraid he will read my name out publicly before my comrades at his service."

Again, the wholesale summoning to the confessional, cannot, as a rule of procedure, be according to their wish, though, of course, a good many value it; because, in many instances, when summoned, they absolutely refuse to come, and wonder how the priest obtained their names.

As to the probable demand *from inside the prison* for such additional and antagonistic services, we may get some light by alluding to the experience of the state prison in Ohio. A similar law had been enacted by that State, and Colonel Innis, the Warden of the state prison, felt himself called upon by it, to announce to the twelve hundred under his

charge, that if their consciences were violated by attendance upon the regular Sunday service provided by the State, any one so troubled might be excused by simply making his wish known.* Of the whole number, *thirty* asked to be excused, but afterwards they expressed a willingness to be restored.

3. *What is the effect upon the work of reform, and cultivation of manly character, of the facts under consideration?*

In a word, *bad*.

(1.) Those who were enjoying the intellectual culture of Bible study, of class recitation, and of mutual inquiry after truth and exhortation to a better life, have been shut off from that opportunity. Because born of Roman Catholic parentage, hundreds have been forbidden to go where intentions of a new life can be declared publicly before their fellows, and where good conduct, mental vigor, and manly purposes can become known to others, competent and willing to lend a helping hand to the deserving when set free.

A still greater isolation is threatened, whereby the chapel service shall also be closed to them.

(2.) Religious literature, not sectarian, but of the most useful and entertaining character, is shunned as dangerous.

(3.) Instead of thoughtful self-examination and penitence, leading to purposes of a better life, religion, among those specially influenced by the new movement, is becoming mainly an avowed antagonism to the services provided by the State, with threats and prophecies of their overthrow.

(4.) The prominence given to the confessional is hostile to genuine reform.

A sense of *personal responsibility* is the corner-stone of all true character; and it must be laid, before a character in ruins can be reconstructed. That sense of responsibility comes to the soul only when face to face with its God. Sacerdotal agency, especially when it makes Romish assumptions, tends to keep even the honest soul away from God. Practically, whatever may be the theory, the business of life and death, for time and eternity, is transacted with the priests. Let it be distinctly understood, I do not speak of this in its relations to anything *but the question of reform*. Such restraints or teaching are not deep enough to hold men

* This law was repealed by the Legislature of Ohio at its last session.

from crime, especially if once habitual criminals. Of the eighteen returned to prison since October 1, 1875, to the present writing, having before served one or more sentences, *three-fourths* are of Roman Catholic descent. The statistics in this regard of all the inmates of the various penal institutions of the State are too well known to require detailed and exact statement here.

(5.) Speaking also in the interests of reform, I cannot but condemn emphatically a deliberate withdrawal of God's Word from those, of all others, needing its stern requirements and golden promises. No prayers nor catechisms, however excellent in themselves, can quicken the conscience, giving it both grip and sensitiveness, or trip the tempter, like the Word of God. The followers of Christ, like their Master, must meet the adversary with that which is "written" in the inspired Scriptures.

I have no personal controversy with the individuals or sect who have made this innovation. It may be well that the experiment has been tried.

The priest in immediate charge has frankly avowed his intentions from the beginning. He is only obeying the instructions of his superiors, and carrying out the traditions and policy of his time-honored organization. But I raise the question, Shall the commands of his ecclesiastical superiors, originating, primarily, beyond the seas, administer the religious and reformatory work of a state institution whose laws and rules are squarely in the face of such interference?

I am not ignorant of the alleged immunities of our State Constitution, by which the attempt has been made to sanction the movement. Constitutional immunities are for *citizens*; and convicts, who are only the wards of the State, cannot claim them; otherwise, civil liberty would be claimed and followed by a jail delivery *en masse*.

If the laws and policy of the Commonwealth have been wrong for all these years; if Romanism as tried by history and present statistics makes good citizens, and is friendly to enlightened and free civil institutions; if it is desirable to foster at the expense of the State one sect, while tabooing all others, then ought not our statutes to be repealed and modified accordingly? If, on the other hand, the *opposite of all*

these propositions is true, to an overwhelming demonstration, then ought not the particular law which produces so much confusion and damage to be expunged or modified?

THE DAY SCHOOL.

The demand for convict labor, and our straitened accommodations, have caused a suspension of this prosperous feature of my department. When men sign the temperance pledge, saying that they learned to write at that school, and for many other reasons, I deplore its discontinuance. For the past two years, I have urged legislative requirement of a small school, whatever may be the demand for labor. My convictions are unchanged, but I will not repeat the reasons.

TEXT-BOOKS FOR STUDY

Are still performing their quiet mission in many of the cells. We need new purchases, none having been made during the past year.

THE PRISON LIBRARY.

Number of volumes, 4,042. Added during past year, 295. By purchase, 213. By gift, 82. Number of volumes bound and rebound, 520. Covered, 550. Number loaned, 52,104.

Very respectfully submitted.

S. LEWIS B. SPEARE,
Chaplain.

PUBLIC DOCUMENT No. 14.

Commonwealth of Massachusetts.

STATE AGENCY FOR AIDING DISCHARGED CONVICTS, }
35 AVON ST., BOSTON, Sept. 30, 1876. }

*To His Excellency the Governor and the Honorable the Executive Council
of the Commonwealth of Massachusetts.*

GENTLEMEN :—The State Agent for Aiding Discharged Convicts herewith presents his Annual Report for the year ending September 30, 1876.

The experience of your Agent for the year that has just closed has been of the same general character with that of preceding years.

The whole number of discharged prisoners whom I have advised and assisted during the year is 384. Some of these were discharged from the State Prison in former years, and some from the different houses of correction within this Commonwealth.

Whenever a reasonable opportunity has presented itself to render assistance, either by advice, personal service, friendly oversight, or pecuniary aid, it has been freely given. The expectation of a good result arising from this assistance rendered, in many instances has been fully realized. In proof of this, I am frequently receiving letters and messages from these men, from different parts of the State, and from other

States, expressing their gratitude for the service that has been rendered them through this Agency, to enable them to start anew in life, and become honest and upright citizens.

It seems to me that these letters should become a part of this Report, therefore I have taken the liberty to place a few extracts taken from them before you; and if they are as interesting to you as they are to your Agent, I trust it will pay you for your patience while reading them.

One writes from Dighton, saying :—

“It is with great pleasure I now fulfil my promise to write to you. I came to Fall River on Wednesday, and looked for work in every place where you thought there would be a chance to get it, but found none. So I came over here, and luckily found employment in the lead works, at \$1.75 a day. It is unhealthy business, but I will stick to it as long as I can. I wish to thank you sincerely for your kindness toward me. Wishing you good health and happiness, I remain, truly yours,” etc.

Another, from Hartford, Conn., says :—

“DEAR SIR,—I am more than thankful to you for the loan of that \$4, to enable me to get home to my sister’s house, and will be sure and return it to you next month. I would like to have sent it to you as soon as I came home to my sister’s, but we were disappointed in getting the money; but, my dear sir, you shall surely have it next month, as soon as we get our monthly pay. With many thanks, I remain your humble debtor,” etc.

Another writes from New York, saying :—

“DEAR FRIEND,—I think it a privilege, as well as a duty, to write you of my welfare, considering the interest you have taken in me. Those deeds of kindness have made great impressions on me; I am very doubtful whether I can ever repay them. I have had plenty of invitations to drink, but knowing its terrible tendency to destroy, God helping me, I don’t hesitate to say No. May the Lord preserve you to help the poor discharged prisoners who are in distress,” etc.

Another, in North Adams, writes :—

“Many thanks for your kindness. I hope so to live as to be able to repay you some day for your kindness to me. Kind acts never die;

and I hope I may never forget your readiness to do me a kind act. I go to work on Monday. I have a good boarding-place, and I am truly blessed," etc.

Another, in New York, says :—

"Agreeably to promise, I write to you. I am well, and in a very good position. I would like to again express my thanks for your kind assistance, when I stood very much in need of it. I will write again if agreeable," etc.

Another, from Norwalk, Conn., says :—

"FRIEND RUSSELL,—I am happy to inform you that I arrived in New York all right, and went to work the following Monday, for the New York firm we talked of. Their factory is at Norwalk. I have engaged for a year. Shall write you again as soon as I get fully settled," etc.

Another, from East Saginaw, Mich., says :—

"I take great pleasure in improving the first opportunity to drop you a few lines to let you know I arrived here all right, after five days' travel. I am now working steadily, making furniture. I will write again," etc.

Another, from Gardiner, Me., says :—

"According to agreement, I write to let you know where I am, and what I am doing. I have an excellent boarding-place. They have not got to running on full time in the factory yet. I trust that I am not entirely lost yet; I am satisfied of that in my own mind, and want every one else to know it. Accept many thanks for your past kindness and the interest you have manifested in me. I should be pleased if you could find time to write me," etc.

Another, from Exeter, N. H., says :—

"I write a few lines to let you know that I arrived home on Saturday. I have a job, to go to work to-morrow for the summer. I thank you for your kindness to me, and I hope I shall not do anything to bring censure on myself for any wrong act. I will try and do the best I can. I will write again," etc.

Another, writing from Lowell, says :—

"Owing to very peculiar circumstances, I did not leave the city for Fall River that night, but am now in Lowell. I do not think I shall go to St. Louis at present, therefore I do not consider it right to keep the ticket you were kind enough to give me. I therefore inclose it with many thanks, and a God bless you, for your kindness. In regard to my prospects, I am not at work yet, but I am in every respect as perfect a man as when you saw me last. I shall, as I said when we parted, always think of you with grateful remembrance for your kindness to me when in need," etc.

Many other cases of interest might be cited, and I might go on filling pages with extracts from letters received from these men, who have been benefited through this Agency, thus showing that the money and labor expended on this class of men, in very many cases, is not expended in vain.

One writer very truly says:—

"That the duty of society to a criminal is not fully done when it has convicted and imprisoned him, is everywhere admitted; but the question of discipline while he is in prison, and what aid shall be given him on and after leaving it, are yet in discussion. It is also generally conceded that one of the first, if not the leading object, should be the reformation of the prisoner, and his complete restoration to the place he had forfeited by his crime. It should not surprise us to find that there are sceptics about such reformations. There are doubters on all questions, as there are believers, without regard to evidence. Whatever facts are produced to justify doubts in this case, are explainable, we think, wholly independent of this question of the object of punishment. No discipline, or the best religious and moral influences in the prison, can re-create its inmates. Until the prisoner himself shall have a fixed and controlling purpose of honesty, he is hopeless; until then, appearances will mislead and all hopes disappoint; but Omniscience only can know who are the hopeless. It is enough to know that bad education, bad associates, intemperance, and sudden temptations, are among the most prolific sources of crime, and a prison, as it should be, offers the best opportunities for reflection and the awakening of all the good that remains. And of the worst, who shall say that deep below all that has been or can be seen, there do not exist aspirations which may yet redeem?"

That crimes against society and against human life have increased since the war, there can be no doubt; and now, what are the reasons for it? There is an old German proverb,

to the effect that a great war leaves the country with three armies : an army of cripples, an army of mourners, and an army of thieves. We have all three armies with us, more especially the latter, if we are to judge from the crowded prisons.

Another reason is, that America is the world's refuge ; therefore we must impute one of the principal reasons of this increase of crime to the vast amount of ignorant immigration. Hither come some of the worst men of all nations (and some of the very best, too). Therefore, we have to deal, not alone with our native criminals, but with the criminal population of every age and every nation on the globe ; and, as another has said, "We have to bear in mind, also, the prevalence, in spite of all reformation, in spite of all attempts at legislation, in spite of moral suasion, of this drinking insanity."

Take a foreign population mixed up largely with our native idle and ignorant classes, and augment the amount of property which lies within easy and natural acquisition, and inflame men with drink, which breaks down their judgment and moral sense, and all sense of decency, and we have a pretty good analysis of one of the causes that are acting on what are called the criminal classes. Now, this is a sad condition of things.

But our condition is hardly worse than that in England, Ireland, Scotland, and France. "In England and Wales, from 1871 to 1872 there were 424,000 persons convicted of crime, out of a population of 23,000,000. During a period of less than forty years, in course of which population has increased about 65 per cent. in Great Britain and Ireland, crime in England has increased 700 per cent., and in Ireland 800 per cent., and in Scotland about 360 per cent."

From 1867 to 1869, the total number of persons under arrest in France was 444,000, in a population of 36,000,000.

Now, what is the remedy for this sad state of things? One person, in writing upon this subject of the criminal classes, asks several questions, which, I think, should come home to the heart of every person in Massachusetts. He says : "First let me ask, Have you expressed or felt a sense of indignation at the prevalence of crime in the community? Have you condemned the court, the judges, the officers of the law?

Have you vehemently inveighed against criminals? If so, what have you done to prevent crime? What, in your place as a citizen and as a man, have you done to reform criminals? When education has been declared to be a prevention of crime, has it had your sympathy or coöperation? When it is understood that, in the last analysis, the fertile source of crime is the intoxicating habits of the community; that the drinking of alcoholic liquors is the cause of perhaps ninety per cent. of the criminal actions of men, have you done anything about it? Have you been in favor of temperance, and sought to promote it, either by local societies or by laws that in some way should restrain this wide-spread and perilous mischief? What have you done to prevent crime? Have you any thought or care about it? Do you think you have a right to sit and see the seeds of it sown and causes of it multiplied around you? Can you fulfil your duty on this subject by Ohs and Ahs, and saying the gallows are good enough for him, when crime breaks out? Are you not a factor in society? Is it not the sacred duty of every man, who has the protection of law and the benefit of society, to contribute to society and the Commonwealth? Have you a right to ride in the State as a traveller rides in a car, never saying good-by when he goes out of it? Do you think that when you have paid your taxes you have paid your whole debt? No State can be wholesome, no State can live long in power and virtue, except as the great body of its citizens feel an interest in the welfare of the Commonwealth. And now let me say to you, as citizens, as Christian men, as householders, and as neighbors, that in everything which comes within your reach, it is a part of your duty to the ignorant, to those that have been badly taught and brought up, and to those that are badly organized, to so participate in the administration of daily life as to bring in the light of intelligence, and purge away temptation, and so build up in the community a noble virtue from the top to the bottom."

Although passionate brutalities and crimes are not less guilty than men think, the arrogance of moral sense and intellect are ten thousand times more criminal than anybody thinks; and we are to beware in the proportion in which we are fortunate, that we cleanse our skirts from all

condemnation in crimes and vices of every kind, by more self-denying work, by more sympathy with the poor and needy, and by strengthening the foundations of society in truth, and purity, and justice.

Thirty-six of the men who have come under my care during the past year, have been assisted to tools whereby they could go to work at their different trades; 110 to board while seeking employment; 151 to conveyance home to their friends in other parts of the State, or to other States to seek employment; 138 to clothing; 108 to meals and lodging; 26 to family stores.

The average age of the men when discharged during the past year is 29 years 8 months 8 days and 4 hours.

One hundred and four of these men were born of American parents, 188 of Irish parents, 27 of English, 21 of Scotch, 11 of Canadian, 16 of Nova Scotian, 9 of German, 3 of Italian, 2 of Danish, 1 of French, 1 of Prussian, 1 of Swiss.

Three hundred and seventy-six were white; 8 colored; 306 single; 78 married; 334 were intemperate when arrested; 50 say they were temperate; 369 could read and write; 15 could neither read nor write. Average length of sentence is three years two days and fourteen hours.

The amount drawn from the treasury of the Commonwealth for the past year has been as follows:—

The amount paid for tools,	\$258 27
For board of discharged prisoners while seeking employment,	450 00
For clothing,	899 20
For meals and lodging,	35 90
For family stores,	60 00
For transportation of discharged prisoners to their homes in this State and to other States to seek employment,	594 13
Rent of office, travel of self with and for discharged prisoners, post-office expenses, and incidental expenses of office,	265 25
Salary,	1,000 00
Making a total of	<hr/> \$3,562 75

A detailed statement of items, duly vouched, has been deposited in the office of the state auditor.

One hundred and ninety-three of the men assisted hail from Boston, and called it their home when arrested; 44 say they belong in towns within 20 miles of Boston; 25 in this State more than 25 miles from Boston; 55 have homes in other States; 67 say they have no homes anywhere, are cosmopolites or revolving tramps, travelling about from State to State. The majority of the last 67 were arrested in or near Boston.

I have found the same difficulty during the past year in obtaining steady employment for any large portion of these men in and around Boston which I found the previous year.

I attribute this more to the depression in business, and the great surplus of idle men looking for employment, than to the unwillingness of employers to give them work.

The majority of them say they want work, need work, can work, and are willing to work, and should have work. And those that are not willing to work when work is offered them, should be made to work. It is one of the true methods of reforming them. Keep them steadily employed after they are discharged from prison, and it will lead to the reformation of a larger portion of them than any other method that can be adopted.

All that is done for them should be done with kindness and heartfelt sympathy, remembering that we are all human and liable to err.

Respectfully submitted.

DANIEL RUSSELL.

PUBLIC DOCUMENT No. 15.

ABSTRACT

OF THE

RETURNS OF THE SHERIFFS

OF THE

Commonwealth of Massachusetts,

FOR THE YEAR ENDING SEPTEMBER 30, 1876.

PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

ABSTRACT OF THE RETURNS OF THE SHERIFFS

Of the several Counties in the Commonwealth, for the year ending September 30, 1876, in compliance with the General Statutes, chapter 17, section 72.

SHERIFFS' RETURNS.

[Oct.]

COUNTIES.	Amount of money received from County Treasurer.	Amount of money received for fees in civil processes.	Amount of money received for fees in criminal processes.	Amount received from all other sources.	Total amount of money received.	No. of days' attendance upon Supreme Judicial Court.	No. of days' attendance upon Superior Court.	No. of days' attendance upon Probate Court.	No. of days' attendance upon Court of Insolvency.	No. of days' attendance upon County Commissioners.	No. of days' attendance upon more than one court on same day.	Total number of days' attendance.
Barnstable,	\$550 00	—	—	\$30 00	\$580 00	4	12	8	—	12	3	36
Berkshire,	2,400 00	—	—	—	2,400 00	8	72	—	—	—	—	80
Bristol,	1,589 60	—	—	—	1,589 60	23	98	—	—	—	—	121
Dukes,	606 25	—	—	—	606 25	—	2	—	—	—	—	2
Essex,	1,800 00	—	—	40 00	1,840 00	22	131	—	—	—	5	153
Franklin,	1,550 00	—	—	20 00	1,570 00	3	34	—	—	—	—	37
Hampden,	2,280 00	—	—	78 00	2,358 00	6	88	—	—	—	—	94
Hampshire,	1,000 00	—	—	35 20	1,035 20	6	49	—	—	—	10	55
Middlesex,	2,200 00	—	—	200 00	2,400 00	38	210	—	—	—	28	248
Nantucket,	300 00	\$20 88	—	13 60	334 48	2	3	—	—	—	—	5

Norfolk, .	\$2,200 00	-	\$3,814 92	\$6,014 92	-	-	-	-	-	-	-	-
Plymouth, .	900 00	-	1,408 56	2,308 56	4	37	-	-	20	-	-	61
Suffolk, .	2,500 00	-	-	2,500 00	219	630*	-	-	-	235	-	275
Worcester, .	2,500 00	-	104 04	2,604 04	26	172	-	-	-	4	-	198
Totals, .	\$22,875 85	\$20 88	\$5,744 32	\$28,141 05	361	1,538	8	-	32	285	-	1,365

* Superior Court, 205; second session, 179; Criminal, 246.

PUBLIC DOCUMENT No. 16.

ABSTRACT OF THE RETURNS.

OF THE

REGISTERS OF DEEDS

OF THE

Commonwealth of Massachusetts,

FOR THE YEAR ENDING SEPTEMBER 30, 1876.

PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

ABSTRACT OF THE RETURNS OF REGISTERS OF DEEDS

2

In the several Counties of the Commonwealth, for the year ending September 30, 1876, in compliance with the General Statutes, chapter 17, section 102.

COUNTIES.	Names of Registers.	Number of Deeds recorded.	Number of other Instruments.	Amount of Fees received for Deeds.	Amount received for other Instruments.	Number of legal pages covered.	Expenses of Office above what is paid by County.
Barnstable,	Smith K. Hopkins, .	2,003	102	\$1,305 75	\$25 56	6,130	\$232 20
Berkshire Middle District, .	George I. Tucker, .	994	410	660 90	163 35	3,770	150 00
Berkshire Northern Dist., .	Herbert A. Fuller, .	1,016	238	744 35	168 82	4,150	75 00
Berkshire Southern Dist., .	Isaac Seeley, . . .	710	143	448 60	67 27	2,376	5 00
Bristol Northern District, .	Joseph E. Wilbar, .	3,228	189	2,537 75	148 95	10,150	1,300 00
Bristol Southern District, .	Charles C. Sayer, .	1,426	47	983 10	36 25	4,500	150 00
Dukes,	John S. Smith, . .	462	122	259 05	84 85	1,580	—
Essex Northern District, .	Abiel Morrison, .	2,286	40	1,583 53	19 90	7,435	784 43
Essex Southern District, .	Ephraim Brown, .	10,147	454	6,144 75	325 50	28,800	4,645 00
Franklin,	Edward Benton, .	1,863	445	1,270 75	135 00	5,800	315 00
Hampden,	James E. Russell, .	4,778	1,333	3,117 00	333 25	13,423	1,456 00
Hampshire,	Henry P. Billings, .	2,691	140	1,680 40	63 00	6,840	675 00

REGISTERS OF DEEDS.

[Oct.

Middlesex Northern Dist, .	J. P. Thompson, .	2,902	23	\$1,885 29	\$13 75	8,896	\$599 80
Middlesex Southern Dist, .	Charles B. Stevens, .	14,932	6,477	13,403 22	2,784 55	57,136	11,573 58
Nantucket,	Andrew M. Myrick, .	216	19	141 40	8 75	643	-
Norfolk,	J. H. Burdakin, .	6,728	535	5,083 77	235 63	18,650	3,638 12
Plymouth,	William S. Danforth, .	3,937	38	3,197 75	24 50	13,074	-
Suffolk,	Thomas F. Temple, .	16,047	7,980	13,560 45	5,207 50	74,320	15,390 87
Worcester,	Charles A. Chase, .	8,909	4,603	5,889 86	2,949 92	33,168	5,247 82
Total, . . . .	. . . .	85,275	23,337	\$63,897 67	\$12,796 30	300,841	\$16,237 82

THIRTEENTH ANNUAL REPORT

OF THE

BOARD OF STATE CHARITIES

OF

MASSACHUSETTS,

TO WHICH ARE ADDED

REPORTS FROM ITS DEPARTMENTS.

WITH AN APPENDIX.

JANUARY, 1877.

BOSTON:
ALBERT J. WRIGHT, STATE PRINTER,
79 MILK STREET (CORNER OF FEDERAL).
1877.

AN INDEX BY TOPICS.

	PAGE
Index,	iii
Errata,	vi
 REPORT OF THE BOARD,	 vii-cxiii
I.—THE STATE ALMSHOUSE AT TEWKSBURY,	ix-xxiv
The Necessity of Reform at Tewksbury,	xi
Results of the Tewksbury Investigation,	xiii
What still Remains to be Done,	xvii
The Attitude of the Board of Charities towards the Tewksbury Almshouse,	xx
Removals from Tewksbury,	xxiii
 II.—THE CARE OF THE INSANE POOR,	 xxiv-xxvii
III.—THE FUTURE CLASSIFICATION OF HOSPITALS AND ASYLUMS FOR THE INSANE IN MASSACHUSETTS,	xxvii-xxxv
Arguments for the New Plan,	xxxi-xxxv
IV.—NATIONAL LEGISLATION TO REGULATE IMMIGRATION, PROTECT IMMIGRANTS, AND PREVENT PAUPERISM,	xxxvi-xlviii
V.—THE STATE ESTABLISHMENTS AND THEIR CONDITION,	xlix-lxxxix
I.—Prisons,	i-iii
1. The State Prison at Charlestown,	1
2. The State Workhouse at Bridgewater,	ii
II.—The Lunatic Hospitals,	lii-lxiv
1. The Worcester Hospital,	lii-liv
2. The Taunton Hospital,	liv-lx
3. The Northampton Hospital,	lx
The Hospitals in General,	lx-lxiv
III.—Pauper Establishments,	lxiv-lxviii
The State Almshouse at Tewksbury,	lxiv-lxviii
IV.—Schools,	lxviii-lxxxix
1. The State Primary School at Monson,	lxviii-lxxiii
2. The Westborough Reform School,	lxxiii-lxxix
3. The Industrial School at Lancaster,	lxxix
4. The Idiot School,	lxxx
 VI.—PROCEEDINGS AND EXPENSES OF THE BOARD IN 1876,	 lxxxii-xcv
Expenses of the Board and its Departments,	lxxxix-xciii
Finances of the State Institutions,	xciii-xcv

	PAGE
VII.—THE BOARD OF CHARITIES AND ITS DEPARTMENTS,	xcv-cv
VIII.—REMARKS AND RECOMMENDATIONS,	cv-cxlii
Special Recommendations,	cxli
REPORT OF THE GENERAL AGENT,	1-31
THE WORK OF THE YEAR,	3-21
<i>Sub-Department of Immigration,</i>	3-7
<i>Sub-Department of Settlement and Local Business,</i>	8-12
<i>Sub-Department of Transportation,</i>	12-18
<i>Expenditures for the Year,</i>	16
BUREAU OF SICK STATE POOR,	18-21
CONCLUSION,	21
SUPPLEMENT,	23-31
TABLES IN THE GENERAL AGENT'S REPORT.	
Immigrants for the Year,	5-7
Examinations and Settlements,	8
Complaints and Trials,	11
Removals and Transfers,	13-15
1. Immigrants and Head-Money, 1837-1848,	23
2. Immigrants and Head-Money, 1848-1872,	24
3. Immigrants, 1872-1876,	24
4. Nationality of Immigrants, 1848-1876,	25-26
5. Age of Immigrants, 1848-1876,	27
6. Sex of Immigrants, 1848-1876,	28
7. Vessels, Passengers, Expenses, 1848-1876,	28
8. State Patients admitted to Lunatic Hospitals, 1860-1876,	29
9. State Patients in Lunatic Hospitals, 1st of October, 1860-1876,	29
10. Average Number of State Patients in Lunatic Hospitals, 1860-1876,	30
11. Removals and Transfers from Lunatic Hospitals, 1860-1876,	31
12. Board of Lunatics and Paupers Collected, 1860-1876,	31
REPORT OF THE VISITING AGENT,	33-63
Preliminary,	35
Visitation,	35-47
Attendance at Courts,	47-53
Investigation—Seeking Places for Children,	53
Children supported by Cities and Towns,	54
Adoption—Miscellaneous Work,	56
Correspondence, Persons employed, Expenses,	56
Conclusion,	57
Court Cases during the Year,	58-63
REPORT OF THE SECRETARY,	64-190
Preliminary,	67-70
PART FIRST.—RECENT LEGISLATION (1876),	71-85
PART SECOND.—PAUPERISM IN MASSACHUSETTS,	86-108
I.—Relief and Support by Towns and Cities,	86-100
Returns and Statistics,	86
Children in Almshouses,	95
II.—Relief and Support by the State,	100-108
The State Almshouse at Tewksbury,	101
Children at the Charge of the State,	105
Number and Expense of the State Poor,	107

INDEX.

V

	PAGE
PART THIRD.—INSANITY IN MASSACHUSETTS,	109-130
I.—State Lunatic Hospitals,	109-120
The Worcester Lunatic Hospital,	110
The Taunton Lunatic Hospital,	111
The Northampton Lunatic Hospital,	113
Asylum for the Chronic Insane,	115
The State Hospitals as a Class,	117
II.—County and Private Hospitals,	120-124
III.—Statistics and General Matters,	124-130
Results of the Year,	124
Letter-Boxes for the Insane,	125
Curability of Insanity,	127
Number of the Insane,	129
PART FOURTH.—INSTITUTIONS FOR CHILDREN,	131-144
I.—State Schools,	131-141
The Primary School at Monson,	131
The State Reform School at Westborough,	134
The State Industrial School at Lancaster,	137
II.—Idiot School, South Boston,	139
III.—City Schools,	141-144
The House of Reformation at Boston,	141
The House of Reformation at Lowell,	142
The Plummer Farm School at Salem,	142
The Industrial School at Lawrence,	143
Truant Schools—Cambridge, Worcester, Springfield,	143
PART FIFTH.—PRISONS OF THE STATE,	145-157
General Statistics,	145
The State Prison at Charlestown,	146
The State Workhouse at Bridgewater,	150
The Prison for Women,	154
The County Prisons,	156
The Boston City Prison,	157
PART SIXTH.—STATE INSTITUTIONS,	158-160
Population and Finances,	158
PART SEVENTH.—CHARITIES AIDED BY THE STATE,	161-164
The State Agency for Discharged Convicts,	161
The Temporary Asylum for Discharged Females,	162
The Massachusetts Infant Asylum,	163
The Disabled Soldiers' Employment Bureau,	164
The Eye and Ear Infirmary,	164
PART EIGHTH.—CHILDREN'S HOMES AND ORPHAN ASYLUMS,	165-190
Summary of Reports,	165
Statistics and comment,	187

A P P E N D I X .

[Paged from 1 to 86.]

STATISTICS OF PAUPERISM,	2-47
Table I.—Number and Cost of Town and City Poor,	2-27
II.—County Summary of Town Pauper Returns, 1876,	28-31
III.—General Summary of Town Paupers since 1862,	32
IV.—Vagrants or Travellers Relieved,	33-40

STATISTICS OF PAUPERISM—<i>Con.</i>	PAGE
Table V.—Children supported in Town and City Almshouses, 1875-6,	41-43
VI.—Children remaining in Almshouses, March 31, 1876, . . .	44
VII.—Persons Supported at State Institutions, 1875 and 1876, . . .	45
VIII.—Average Number of State Poor since 1854,	46
IX.—State Poor Remaining, September 30, since 1854, . . .	47
STATISTICS OF INSANITY,	48-50
Table X.—Admissions, Discharges, etc., at Institutions for 1876, . . .	48-49
XI.—Number Remaining at State Hospitals since 1864, . . .	50
SCHOOL STATISTICS,	51
Table XII.—Charitable and Reformatory Schools, 1876,	51
PRISON STATISTICS,	52-60
Table XIII.—Prison Expenditures, 1876,	52-53
XIV.—Prison Summary, 1875 and 1876,	54
XV.—Number in Prison, 1876,	55-57
XVI.—Prison Commitments for Eleven Years,	58-59
XVII.—Finances of the State Prison, 1815-1876,	60
STATE INSTITUTIONS,	61-69
Table XVIII.—Population, 1875 and 1876,	61
XIX.—Valuation, 1875 and 1876,	62-63
XX.—Receipts, 1876,	64-65
XXI.—Expenditures, 1876,	66-67
XXII.—Financial Condition, September 30, 1876,	68
XXIII.—Comparative Weekly Cost, by Items,	69
REMOVALS,	70-81
Table XXIV.—Names of Persons Removed, 1875-6,	70
EXPENSES OF THE BOARD OF CHARITIES,	82-85
<i>Statistics, January, 1877,</i>	<i>86-87</i>

E R R A T A .

On page xxiii. The lowest number at Tewksbury was on September 30 (797).

On page xxvii. Fifth line from bottom, "next year" means 1877. The numbers given below this are approximate. The exact numbers will be found in the Appendix.

On page xli. For "Commissioners of *Immigration*," read "Commissioners of *Emigration*," the latter being their official title.

On pages lxx and the following, the Superintendent spoken of is not the new officer (Rev. J. H. Bradford), who entered upon his duties January 1, 1877.

On page 89, line fourteen from top, the average weekly cost of full support should be \$2.83 instead of \$2.41, the latter being the cost at almshouses.

PAST AND PRESENT MEMBERS OF THE BOARD.

[Names of past members in small capitals; of present members in Italics.]

Date of Original Appointment.	N A M E.	Residence.	Qualified.	Reappointed.	Resigned.	Term expires.
Sept. 30, 1863,	<i>Nathan Allen,</i>	Lowell, .	Oct. 7, 1863,	Oct. 2, 1874,	-	Sept. 30, 1879.
30, 1863,	OTIS NORCROSS, .	Boston, .	7, 1863,	-	Sept. 30, 1864.	-
30, 1863,	ROBERT T. DAVIS, .	Fall River, .	7, 1863,	-	June 12, 1864.	-
30, 1863,	<i>Edward Earle,</i>	Worcester, .	7, 1863,	Oct. 15, 1872,	-	Sept. 30, 1877.
30, 1863,	H. B. WHEELWRIGHT, .	Taunton, .	7, 1863,	1, 1866,	July 4, 1868.†	-
30, 1863,	<i>F. B. Sanborn,</i>	Concord, .	2, 1863,	Nov. 24, 1871,	Oct. 14, 1868.§	Sept. 30, 1876.
Jan. 26, 1864,	THEODORE METCALF, .	Boston, .	Jan. 30, 1864,	-	Mar. 1, 1866.	-
June 14, 1864,	JOSIAH C. BLAISDELL, .	Fall River, .	June 16, 1864,	Oct. 1, 1866,	Jan. 27, 1870.	-
Nov. 2, 1864,	SAMUEL G. HOWE,*	Boston, .	Dec. 17, 1864,	Sept. 30, 1870,	June 3, 1875.	-
April 17, 1866,	CHARLES H. WARREN,†	Boston, .	April 26, 1866,	-	Sept. 30, 1868.	-
July 24, 1868,	<i>S. C. Wrightington, Gen. Agent,</i>	Fall River, .	Oct. 1, 1868,	July 24, 1874,	-	July 24, 1877.
Oct. 19, 1868,	JULIUS L. CLARKE, .	Newton, .	31, 1868,	-	Oct. 31, 1869.	-
Nov. 5, 1868,	<i>Moses Kimball,</i>	Boston, .	Nov. 16, 1868,	Sept. 25, 1873,	-	Sept. 30, 1878.
Oct. 28, 1869,	EDWARD L. PIERCE, .	Milton, .	1, 1869,	28, 1872,	Mar. 31, 1874.	-
April 23, 1874,	<i>Sidney Andrews, Sec'y.,</i>	Brookline, .	July 1, 1874,	June 30, 1874,	-	-
Aug. 24, 1875,	<i>Charles F. Donnelly,</i>	Boston, .	Sept. 2, 1875,	Sept. 30, 1875,	-	Sept. 30, 1880.

* Died January 9, 1876.

† Died in 1874.

‡ Though resigning at the date mentioned, Dr. Wheelwright continued to act as General Agent of the Board until his successor, Mr. Wrightington, was duly qualified.

§ Resigned as Secretary, and reappointed a member of the Board, January 28, 1870.

NOTE.—Messrs. John H. Coffing of Great Barrington, Edward Southworth of West Springfield, and Peleg W. Chandler of Boston were appointed members during 1863-4, but declined to serve.

REPORT OF THE BOARD

For 1876.

BOARD OF STATE CHARITIES, STATE HOUSE, }
BOSTON, January 3, 1877. }

To the Honorable Senate and House of Representatives, in General Court convened.

The undersigned, members of the Board of State Charities, respectfully present, for the consideration of the General Court, their Thirteenth Annual Report, to which are appended the Reports of the General Agent and the Secretary of this Board, as required by law, and also the report of the Visiting Agent.

It is proper to state that the signatures of Messrs. Kimball and Sanborn will only apply officially to such portion of the report as they took part in making; Mr. Kimball having left the Commonwealth before the 1st of September, and Mr. Sanborn's term of office having expired in October, 1876. In regard to the plan for reorganizing the Board, there has been no opportunity to consult Mr. Kimball.

All which is respectfully submitted by .

EDWARD EARLE.
NATHAN ALLEN.
CHARLES F. DONNELLY.
S. C. WRIGHTINGTON.
MOSES KIMBALL.
F. B. SANBORN.

THIRTEENTH ANNUAL REPORT

OF THE

BOARD OF STATE CHARITIES.

The duties and powers of the Board of State Charities have been set forth in several preceding Annual Reports, and have not been materially changed within the past year, though some new duties have been imposed, and a few powers conferred, or, in cases of doubt, confirmed to the Board. These matters of legislation will be detailed in the annexed report of the Secretary, and need not, therefore, be further mentioned here. As in former years, the duties of the Board far exceed its powers, being more varied, responsible, and extensive. Yet, limited as the Board is, and always has been, by this inadequacy of its powers to its duties, and to its supposed responsibilities, the events of the past year have shown that it can initiate important and indispensable reforms, even in matters where its direct agency is much restricted by the complicated mechanism of our charitable system. It is proper in this connection that the Board should state briefly what has taken place in 1876 and previous years in regard to the largest, most costly, and least satisfactory of the state establishments under its supervision.

I. THE STATE ALMSHOUSE AT TEWKSBURY.

Early in the year 1876, in consequence of facts and considerations which the Board submitted to the Legislature at its last session in the Twelfth Annual Report, the Committee on Public Charitable Institutions turned its attention to the condition of the State Almshouse at Tewksbury, then containing nearly 1,000 inmates. Serious defects were known to exist,

THIRTEENTH ANNUAL REPORT, 1876.

and to have existed for years, in the sanitary management of this Almshouse; the treatment of the insane there had been severely criticised, and the general discipline was believed to be lax and faulty. A visit made by the legislative committee upon a set day, and when everything had been prepared at the Almshouse for their inspection, did not, of course, disclose the evils complained of, though some of them were apparent enough, even then, to the eyes of experienced and impartial men. But no sooner did the committee open an investigation into the past and present condition of affairs at Tewksbury, than a mass of facts and allegations were brought before them, in public and private, which must have convinced them that a brief visit and a superficial examination of the fair outside on an exhibition day at a great public establishment may allow much that is wrong to remain concealed. As this was revealed during the progress of the inquiry, the committee and the public became profoundly interested in the disclosures; and when the committee, though much divided in their prepossessions and opinions, concurred in recommending the Legislature to adopt the policy urged by the Board of State Charities, by separating the medical department at the State Almshouse from the paralyzing influences surrounding it, there was no opposition to the reform thus proposed. Yet without the active intervention of this Board (which incurred much odium thereby from those interested in perpetuating the old order of things), it is unlikely that the committee would have urged, and probably the Legislature would not so soon have passed, the measure that has led to the improvement already apparent at Tewksbury. This measure by itself is insufficient to correct all the evils of omission and commission in the management of the State Almshouse, but a good beginning has been made, and the position of this Board in advocating further improvement has been much strengthened by what has taken place. The officials in direct control of our public establishments have been reminded that any abuse of power or neglect of duty on their part, though long concealed or overlooked, is sure to come to light in time, and to bring down the heavy censure of public opinion.

THE STATE ALMSHOUSE INVESTIGATION.

The Necessity for Reform at Tewksbury.

A question frequently asked during the months of February, March and April, 1876, while the above-mentioned legislative inquiry was going on, was this: "How have such abuses as those complained of grown up at Tewksbury, and why have they not been removed by the Board of Charities and the other state officers having knowledge of them?" This was a pertinent question, and was answered to some extent by the Chairman of the Board in one of his communications to the legislative committee. After putting in the evidence by which, as this committee reported, the main allegations against the management of the State Almshouse were proved, Mr. Sanborn in his closing argument said:—

"Here in Massachusetts, in our largest public establishment for the poor and unfortunate, there have been detected and corrected within two years and a half, some of the worst abuses that can exist in such establishments. For the discovery, condemnation and repression of these evils, as the sworn testimony before you has shown, the Board of State Charities alone is responsible. The worst of these evils—the illegal imprisonment of insane women—was reported by me to the chairman of your committee about a year ago, after the Board of Charities had remedied it, but before the avowed author of the abuse had been allowed to depart from the almshouse, uncensured by its authorities. Other evils have been reported from time to time by members of the Board of Charities to the Executive of the Commonwealth, to the board of inspectors, and to other responsible officials. Dr. Howe complained to Governor Washburn of the wretched sanitary structure and condition of the hospitals. Dr. Allen discovered the secret imprisonment of the insane, and caused it to be given up. I myself put a stop to the shocking mortality among the insane women last summer by insisting that the faithful old physician should supersede the daughter of the superintendent in the charge of these poor lunatics. If the discipline of the Almshouse is now better than at any time since 1872, as I believe it is, the improvement is absolutely due to the members of the Board of Charities, individually and collectively, who have lost no opportunity, since the revelations of 1873, to purge and improve the State Almshouse."

THIRTEENTH ANNUAL REPORT, 1876.

This statement, which has never been disputed, and which was confirmed by such ample testimony that the committee voted to hear no more, shows what responsibility belonged to the Board of State Charities for the evils complained of. The Board had not taken the last resort for the correction of abuses,—a public exposure of them by investigation and report,—but had striven for years, without public scandal, to accomplish the desired result. It was, however, coming reluctantly to the conclusion that nothing but public exposure would lead to a thorough reformation, when the legislative committee adopted that very course.

The late chairman of the Board, Dr. S. G. Howe, was perhaps more keenly alive to the sanitary and moral defects at Tewksbury than any of his colleagues; his own acquaintance with the inside working of a public establishment being very intimate and suggestive. During the last year, and in one of the last months that he served on the Board, Dr. Howe made a motion for an investigation into the condition of things at the State Almshouse. As entered on the records of the Board, Dr. Howe's motion, with the introduction by the Secretary, Mr. Andrews, is as follows (under date of April 7, 1875) :—

“ On statements made by the Secretary (in his monthly report), there came up a long discussion relative to the condition and management of the State Almshouse, whereupon Dr. Howe offered the following vote, as expressing generally the views of the situation held by the members of the Board, which he asked might lie over to the next regular meeting :—

“ ‘ That this Board make an investigation into the condition and management of the State Almshouse in Tewksbury in regard to the following matters :—

“ ‘ 1. The economy and efficiency with which the whole establishment is conducted, and its existing rules and regulations.

“ ‘ 2. The sanitary condition and management of the asylum for the insane, and of the hospitals for the sick.

“ ‘ 3. The harmony or want of harmony and subordination among the officers and employees, particularly in the medical department, including the physical condition of the inmates.

THE STATE ALMSHOUSE INVESTIGATION.

“4. The fitness of the officers and employees for the positions they respectively hold.

“5. The financial management of the Almshouse during the present and previous years, the character and defects of its buildings, and its requirements for the future in these respects.”

The state of Dr. Howe's health in the spring of 1875 no doubt prevented him from urging the passage of his motion, and early in June he resigned his position as a member of the Board. The investigation desired by him, and rendered necessary by the complaints continually coming to this Board, was made from time to time by the Board and its Executive Committee, and the state of things was found to be such that an appeal either to the legislative or to the executive department of the Commonwealth was necessary. The Board, still desirous to avert a public scandal, decided to report the facts to the governor; but when called upon, through the chairman, to submit them to the legislative committee, it was necessary to do so, and they were briefly stated at a private hearing before the committee. Upon receiving a report of what had been said (probably an incorrect report), the superintendent of the State Almshouse alleged that the statements made were “false and malicious.” Upon this the committee saw fit to hold a succession of public hearings, and to request the chairman of the Board to submit written charges in regard to the management of the State Almshouse. The chairman having, upon his own responsibility, acceded to this request of the committee, and submitted written charges, was then desired by the Board to go forward in the disagreeable duty, and certain members of the Board, who were cognizant of many facts in the case, were called upon as witnesses. Upon their testimony and that of other unimpeached witnesses, and by the admission of the almshouse authorities themselves, the following facts were proved:—

Results of the Tewksbury Investigation.

1. That upon a visit of inspection made by the Board of State Charities to the State Almshouse in September, 1873, the hospital for the sick, the asylum for the insane, and the

THIRTEENTH ANNUAL REPORT, 1876.

room occupied by the foundling children were found either ill-ventilated, offensive from the effluvia of privies and other sources of stench, or infested with vermin; and that this insanitary and improper condition of those parts of the Almshouse was then made known to the superintendent, and soon after to His Excellency the governor; that this condition was due in part to the structure of the building, and in part to the want of proper knowledge, diligence and responsibility among the officers and employees of the Almshouse; and that only a portion of the evils complained of by the Board in 1873, 1874 and 1875 had been effectively remedied.

2. That in October and November, 1874, certain insane women were improperly imprisoned at the Tewksbury Almshouse; that this imprisonment was attended with circumstances of gross and obvious neglect and hardship, and was only terminated upon the peremptory demand of the Board of Charities that the two women who had been longest imprisoned should at once be set free, and that the abuse should never be repeated. It is certain that five women were so imprisoned in the autumn of 1874, two of them for more than eight weeks; that they were allowed neither chair, nor table, nor bed, in the daytime; that they were waited upon wholly by men; that their cells were under ground, dark and unwholesome; that their food was bread and water; that the three inspectors of the almshouse were individually and collectively ignorant of this abuse for at least nine weeks; that the by-laws of the almshouse were both neglected and violated in this particular; and that two of the four women who remained at Tewksbury after this imprisonment died within six months from their release out of these cells. To all this no denial was offered; but it was testified in defence that the superintendent (who alone has authority to imprison inmates) was also ignorant of what was going on; that the physician who introduced the practice did so medicinally and with good intention; and that one of the five women had somehow recovered her sanity. It also appeared that although the Board of Charities caused the release of these women on the 3d of December, 1874, and formally censured their imprison-

RESULTS OF THE ALMSHOUSE INVESTIGATION.

ment by a vote communicated to the inspectors early in January, 1875, these inspectors did not discharge or punish the culpable physician, but received from him, on the 25th of March, 1875, a long, written defence of his course, signed both by the physician and the superintendent, and allowed him to resign about the first of May, without putting on record any formal vote of censure concerning him. Nor did the inspectors know, until these hearings disclosed the fact, that two of the women so imprisoned for the benefit of their health had died more than nine months before.

3. That the mortality among the insane women in a special hospital for such patients at Tewksbury was excessive and shocking during the month of May, 1875, and the early part of June; that this hospital was under the sole care of the assistant physician at the State Almshouse, of which her father was the superintendent; that she had no such acquaintance with disease and insanity as would qualify her for such a responsible position; that there was no epidemic or other unusual cause of death at the time, and that as soon as the hospital in question was put in the direct charge of the physician to the sane inmates, Dr. J. D. Nichols, the mortality instantly diminished, so that there were fewer deaths there in four months following the 15th of June, 1875, than in the thirty-five or thirty-six days between May 5 and June 8, 1875. It was attempted by the defence to show that neither the superintendent's daughter, who had actual charge of the hospital when these poor women died, nor any one else, was responsible for their death, which was described by several of the witnesses—namely, the assistant physician, her father, the superintendent, and the chairman of the board of inspectors—as “natural,” “accidental,” or “providential.” It did not clearly appear that either of these witnesses knew at the time that the mortality was excessive, or ever took any precaution about it, such as would naturally have occurred to well-informed officials. No consulting physician was called in, no post-mortem examination or inquest was held, and such record of the cases and prescriptions as once existed had been destroyed, either purposely or thoughtlessly. None of the witnesses for

THIRTEENTH ANNUAL REPORT, 1876.

the defence were willing to swear that they knew what the natural death-rate among the chronic insane is ; but one of the best authorities in the United States, Dr. Earle of Northampton, testified that the common death-rate among the Tewksbury insane was much higher than it should be, and higher than he had ever known the death-rate to be in any asylum or hospital for the insane in the world, except at the New York City Lunatic Asylum, many years ago, for a short time, and under very exceptional circumstances.

4. That the discipline of the almshouse had been so lax, that illicit intercourse had frequently taken place between the inmates of different sexes, in consequence of which several illegitimate children had been born, and much scandal had been created ; that one cause of this lack of discipline was the employment by the superintendent of six members of his own family in important positions at the Almshouse, and that the inspectors had been ignorant that these things were taking place, though they had appointed or confirmed the superintendent's family in their responsible offices.

Most of the results of the legislative inquiry were stated in the various reports of the committee, which were presented in the Legislature early in April. The bill reported by this committee (in accordance with the recommendations of the Board of Charities) for the reorganization and independent management of the medical department of the State Almshouse, became a law on the twenty-sixth day of April last, having passed both branches without opposition. After some delay in appointing the resident physician authorized by this new law, Dr. William H. Lathrop was nominated and confirmed on the 7th of July last. The assistant physician thereupon resigned, and in her place, on the 14th of July, were appointed two assistant physicians, who came well recommended for capacity and experience. Changes in the corps of nurses and attendants for the sick and insane at Tewksbury had already begun to take place, and during the month of August this corps was reorganized and strengthened. The diet of the sick and insane has also been much improved, and changes in the structure and arrangement of the buildings are made

A MEDICAL INSPECTOR NECESSARY.

or in contemplation, which will materially increase the comfort and improve the health of the inmates.

What Still Remains to be Done.

Important as these reforms at the State Almshouse are, they can easily be neutralized by such an administration of the general affairs of the establishment as was allowed to exist there until the Board of Charities exposed its condition and results. These reforms are indeed but the commencement of a long and gradual process by which the mistakes of the past are to be retrieved, and the great Almshouse of Massachusetts—the largest institution of its kind in New England, and one of the largest in the whole country—is to be reorganized and made worthy of its place in the circle of our public charities. And one of the indispensable first steps has not yet been taken,—the appointment of one or two medical men of skill and energy as inspectors, in place of unprofessional and inexperienced persons who may ignorantly neglect their duty, to the injury of the sick and insane. Although an almshouse in name, the establishment at Tewksbury is much more an infirmary, or hospital, and therefore needs for its proper inspection the oversight of men acquainted with sanitary science and the laws of health and disease. It is ten years since a medical man was appointed on its board of inspectors, and more than eight years since the last physician so appointed (Dr. H. P. Wakefield) ceased to serve. Within these eight years the evils complained of, and now partly remedied, have been growing up. They could have been checked and prevented, without the painful revelations of a public inquiry, if the board of inspectors had included among its members a single physician of zeal and capacity, such as ought to serve on every such board. This is a matter, to be sure, which the Executive of the State could have set right; but the Legislature might well have made the appointment of a medical inspector obligatory by law. The office of almshouse inspector, judged by the grade of some recent appointments, and by the petty salary connected with it, would seem to be a very trifling one. But it is eagerly sought, and it is

THIRTEENTH ANNUAL REPORT, 1876.

in fact a very important place, which should only be held by persons of special intelligence, activity and humanity. Nor should these be taken from a single locality, as has been the custom at Tewksbury, but the whole State should be represented in their selection. Especially should the city of Boston (which bears so large a share of the Almshouse expenses, and which sends thither more than half its inmates) have a representative on the board of inspectors,—some wise and humane physician, accustomed to the poor and their diseases, who could see that the medical charity of the State is well bestowed on these unfortunates. For it must not be forgotten that this Almshouse has long ceased to be a local institution, and has become the only establishment of its kind in the Commonwealth.

A board of inspectors, properly constituted, would strengthen the hands of a good superintendent or physician, and would check and correct the faults to which these officers are liable. In effect, however, the inspectors at Tewksbury, since Dr. Wakefield left the board, in 1868, have been too often merely auxiliaries of the superintendent. The time has now come when all this should be changed. The relatives of the superintendent ought to give place also to new officers, who will manage the Almshouse, not for their convenience nor for that of their personal and political friends, but for the best interests of the poor who are supported there, and of the public which is taxed to support them.

The legislative committee, though unable to agree in opinion concerning minor points in regard to the questions brought before them, and though biased at first by their favorable estimate of the Tewksbury officials, did agree, and that with emphasis, concerning the government of a public establishment by so many members of the same family, and concerning the proper independence and responsibility of the medical department. The following extracts from the various reports of the committee will show this. The majority said :—

“ Sound public policy demands that several of the officials of the institution related to Mr. Marsh, the superintendent, be discharged

OPINIONS OF THE LEGISLATIVE COMMITTEE.

by the proper authorities. This would seem to be in accord with a correct sentiment of the people, that nepotism is unwise, both in national or state affairs, and for other reasons not necessary to give at this time. . . .

“The daughter of the superintendent is too near the throne, except, perhaps, she was the wife of the head physician, to become his assistant.

“. . . We esteem it advisable that one of the inspectors shall be a competent, energetic, independent physician, of experience and skill in his profession.”

A minority of the committee recommended the removal of the superintendent, for the following reasons among others :—

“The fact that he was ignorant of the imprisonment of the insane women,—an imprisonment continuing for weeks ; that his accounts are not settled with the State monthly as required by law, even when possible so to do, after appropriations passed (though there is no reason to suppose the accounts incorrect) ; that he allowed speculation by under officers in tobacco with inmates of the institution ; *that he has appointed so large a number of his own family and relatives to the higher offices.*”

Another minority of three, understood at the time to be the members of the committee most favorable to the Tewksbury officials, thus expressed themselves :—

“There is one subject which has obtruded itself upon the attention of the committee, which, though not the foundation of a direct charge, yet was constantly alluded to in our discussions, and has excited the attention of the public. We refer to the ‘nepotism,’ so called, prevailing at the institution. The superintendent has seven persons of his own family employed in the institution. Their united salaries amount to five thousand dollars per annum, and their board. These officers are nominated by the superintendent, and confirmed by the inspectors. The inspectors feel no harm has grown out of this state of things, so far as they know. But it is doubtful whether it is well to suffer such a state of things to exist in any institution of the kind. *Certainly no abuse, if any existed, would ever be brought to light under such a peculiar administration of affairs ;* and although the family, upon the whole, may be united

THIRTEENTH ANNUAL REPORT, 1876.

in doing their best for the interests of the institution, yet the duties can be performed as well, if not better, by others, than by those whose family interests are one and the same for the time being. The superintendent is constantly suffering from the public talk which this arrangement elicits, and undoubtedly it would be better for all concerned that this state of things should cease.

“The management of all the sick, both sane and insane, should be placed under the care of a capable physician, appointed by the governor, who shall have the appointment of his assistants, and upon whom shall rest the whole responsibility of the position, amenable only to the inspectors in matters not appertaining to his profession. *No professional man, of any standing, will long hold a subordinate position like that which now is maintained at this institution, and the sooner this matter is remedied the better it will be for all concerned.*”

The Attitude of the Board of Charities toward the Tewksbury Almshouse.

The legislative committee, during its investigation, and in its report, seems to have been surprised at the unanimity with which this Board and its Chairman viewed the unhappy occurrences at Tewksbury, and sought to prevent their repetition. There was no time during this whole affair when the Chairman was not sustained by the cordial concurrence of his colleagues,—a circumstance which naturally strengthens the hands of any board or committee, and enables it to render the most efficient service. After the passage of the Act for the reorganization of the State Almshouse, above mentioned, the Board of State Charities, at a meeting when every member was present, on motion of Mr. Kimball, seconded by Mr. Donnelly, unanimously passed the following vote, which may properly be cited in this place, as entered on the records of the Board:—

“*Resolved*, That the action of the Chairman in sustaining the views of the Board before the Committee on Charitable Institutions of the Legislature in relation to the institutions under our supervision, and particularly the Tewksbury Almshouse, merits and receives our hearty approval.”

THE COURSE OF THE BOARD OF CHARITIES.

By a similar misunderstanding of the facts in the case, the committee was led to do serious injustice to a former chairman of this Board, and a member of it ever since its establishment, Dr. Nathan Allen. Upon the *ex parte* statements of certain witnesses, and a careless reading of some correspondence of a private nature, improperly admitted into the case, a portion of the committee took occasion to censure Dr. Allen, alleging that he had attempted to use "an honorary position under the State to lift himself into a sinecure," and had changed his opinions "since he failed to procure what he then so much desired." Nothing could be more unjust than such language. Dr. Allen never failed to express himself freely against the management at Tewksbury at all proper times. It is true he did signify his readiness to assist in a proposed reorganization of the Asylum for the Insane, but the position mentioned would have been anything but a sinecure, and its compensation far below the common estimate of such professional services. He had, indeed, for many years previous, been occupied with similar tasks, to which he freely gave his time and services from a sense of public duty. The Board of Charities has found Dr. Allen not only always ready to coöperate in correcting all the defects at Tewksbury, but earnest in tracing out any abuses existing there. It was he who discovered the imprisonment of insane women, visited them in their cells, and, after learning their exact condition, procured their release. It is needless to say there was no malice in this, nor in any part of the Board's action in regard to the Almshouse. There is no member of this Board who would not have preferred—had he merely consulted his own feelings and his own convenience—to leave the exposure of the Almshouse authorities to others. But private suggestions having proved unavailing, it had become a duty to make known their conduct, and, like other duties, this was to be performed without fear or favor, as it was.

To show more clearly the attitude of this Board towards the reorganized Medical Department at Tewksbury, the following resolutions, passed at the first meeting of the Board after the appointment of Dr. Lathrop in July, may here be cited:—

THIRTEENTH ANNUAL REPORT, 1876.

“ Resolved, That the Board of State Charities regards with satisfaction the establishment of the Medical Department of the Tewksbury State Almshouse on an independent basis, as recommended in the Twelfth Annual Report of the Board; cherishing the hope that the serious defects in the sanitary management of the State Almshouse, censured in that report, will now and speedily be remedied.

“ Resolved, That in order to remove as soon and as far as possible all causes of complaint and defects of administration, the physician in charge at the State Almshouse (Dr. W. H. Lathrop) be requested and advised on the part of this Board, as follows:—

1. “To fill the vacancy occasioned by the resignation of Miss Helen M. Marsh, late assistant physician, by the appointment of such new assistants as the needs of the hospital and the care of the insane may require, and at such rates of compensation as the improved service of the hospital and the insane asylum shall render necessary; having in view the proper care of the sick and insane by physicians, nurses and attendants in a manner creditable to the State, and befitting an institution which contains so many hundreds of these unfortunate classes.

“2. To fill the positions of nurses, supervisors and other attendants with persons of skill, efficiency and good moral character, properly subordinated to the head nurses and other persons in authority in the Medical Department, without regard to the present rank or privileges of those who may now be holding the above-named places, but making *fitness* the only standard of appointment.

“3. To take pains that the diet of the sick and the insane shall be improved; that they no longer be required to bathe after each other in the same water; that special care be had for the preservation of infant life; and that, in case of death, the cause and circumstances of death, with the previous treatment of the patient, be fully set forth in the hospital records; the bodies of the dead being regularly interred, with some simple funeral rites suited to the occasion.

“4. To communicate in writing to this Board such facts concerning the condition and needs of the patients under his care (both sane and insane) as are necessary to give the Board a clear understanding of the arrangements for the treatment of these patients, with any suggestions that may occur to him for bettering their condition and lessening the present rate of mortality.

“ Resolved, That this Board learns with pleasure that the number of deaths in the present year at the State Almshouse has fallen much below the large number reported in 1875, though the average number of inmates is greater than ever before. The Board hopes that

NUMBER OF INMATES AT TEWKSBURY.

the improvement in this respect can be made permanent and increased, until the Almshouse shall compare favorably upon this point with the best establishments of the same kind in other States."

Removals from Tewksbury.

In order to give every facility in the power of this Board for the proper treatment of the inmates of the State Almshouse, their number was diminished in the month of August by removals to the State Workhouse and to the State Primary School of such persons as could more conveniently be supported at those establishments; and it is proposed to continue such removals from time to time, as the numbers increase at Tewksbury beyond the convenient capacity of the Almshouse. This may be taken as about 800, while the capacity of the State Workhouse is about 500, and that of the Primary School not more than 500. This makes an aggregate capacity at the three establishments of about 1,800, which is something more than they usually contain in the warm season of the year,—say from the first of May to the first of November. In the cold season the number rises above 2,000, and was as large at one time last winter (January 8, 1876) as 2,082; namely, 1,026 at Tewksbury, 485 at Bridgewater, and 571 at Monson. On the 16th of May, the numbers were least; namely, 1,693 persons at the three establishments (853 at Tewksbury, 352 at Bridgewater, and 488 at Monson). But the lowest number at Tewksbury was on the 26th of August (811); at Bridgewater, on the 17th of June (333); and at Monson, on the 8th of July (439). During the seven months ending with October 1, 1876, the average number at the three establishments was less than 1,800. The pressure of the "hard times" has increased the number during the whole year, especially at Tewksbury, above the former average; but the natural effect of changes in the settlement laws will be to reduce the number at all these establishments as soon as business revives and the community becomes more prosperous.

Many difficulties attendant upon the proper management of the Almshouse at Tewksbury have arisen from the multitude

THIRTEENTH ANNUAL REPORT, 1876.

of persons sent there, and from the want of means for sufficient and proper classification. While this does not excuse neglect, still less positive mismanagement, it should be allowed to modify the censure that has fallen upon the establishment. The removals lately made by this Board, and the policy to be pursued hereafter, have for their object the diminution of numbers at Tewksbury, so far as practicable; and this will make it easier to manage the Asylum for the Insane and the almshouse department in a manner that shall be satisfactory both as regards economy and humanity; for the same causes that have made the Tewksbury establishment a hospital rather than an almshouse are likely to continue in operation until the inmates there who are paupers rather than patients may be no more than would occupy a small almshouse department.

II. THE CARE OF THE INSANE POOR.

Closely connected with the management of the State Almshouse are certain important questions relating to the treatment and cost of supporting the insane poor of Massachusetts,—a class every year increasing in number, and imposing a heavier burden upon the public. More than a third part of the inmates at Tewksbury are now insane persons whom the State supports, and who are, generally speaking, incurable and harmless. The cities and towns support a much larger number of this class; and while their insane poor are becoming more numerous, those whom the State maintains are hardly increasing at all. From this state of things it will result that, unless some change of policy is adopted, the new hospitals, lately built, or now building, at an expense of not less than \$3,000,000 to the state treasury, will be filled mainly by the insane poor of the towns and cities. To show that this is the present tendency, the following figures may be cited:—

THE INSANE POOR OF MASSACHUSETTS.

	PATIENTS AT—			Total.
	Worcester.	Taunton.	Northamp- ton.	
October 1, 1867,—				
Supported by the State, . . .	101	153	271	525
Supported by cities and towns, . .	142	172	49	363
October 1, 1870,—				
Supported by the State, . . .	35	124	209	368
Supported by cities and towns, . .	193	208	73	474
October 1, 1873,—				
Supported by the State, . . .	48	76	247	371
Supported by cities and towns, . .	244	290	101	635
October 1, 1875,—				
Supported by the State, . . .	42	135	262	443
Supported by cities and towns, . .	296	394	139	829
October 1, 1876,—				
Supported by the State, . . .	35	137	254	426
Supported by cities and towns, . .	320	486	147	953

At the first date given above, nine years ago, the Tewksbury Asylum contained 248 insane persons; at the last date, 286. Adding these numbers in, we find that in 1867 the State was supporting 773 insane persons in its four establishments, while the cities and towns were supporting 363 in the same establishments. In 1876, the State was supporting 712, and the cities and towns 953 in the same establishments. Thus, while the State patients have slightly decreased in numbers, the city and town patients have increased more than 250 per cent.; that is, they have more than doubled, while their actual increase has been about 590, or more than enough to fill either of the great hospitals at Worcester and Danvers. Of this increase, not less than 500 are chronic and practically incurable cases.

Now, let us suppose that these 500 patients were all placed, as they might be, in the new hospital at Danvers, which, when completed, furnished, and ready for occupancy, will probably have cost not less than \$1,750,000, or \$3,500 for

THIRTEENTH ANNUAL REPORT, 1876.

each of the 500 inmates. The interest alone on this sum will be \$210, or \$4 a week, which is what the State will pay for each of these patients, merely to lodge them. As the Danvers Hospital is constructed, it will be found impossible, at present prices, to maintain 500 patients there for less than \$100,000, or \$4 a week more,—which is what the cities and towns would pay, at the lowest calculation, for the food, clothing, care, and treatment of these pauper insane, who are practically incurable. Here, then, we have an outlay every year of \$8 a week, or \$416 a year, for each of the 500 patients who have been added to the town and city pauper list of incurable insane within nine years past. It is fair to suppose that for the next ten years the increase will be at least as great,—adding another 500 patients, and another \$200,000, to the yearly account reckoned in this manner.

In the meantime, the State patients, though increasing more slowly, will probably have gained in number somewhat,—let us call them 800 a year for the years 1876–1885, inclusive. In 1875 the average number was 790, and something less in 1876. Of these 800, at least 725 would be chronic cases, and 500 of them could be treated without difficulty in such asylums as that at Tewksbury was designed to be, and might have been, if skilfully and humanely conducted. The buildings necessary for the comfortable accommodation of these 500 chronic insane persons would cost, perhaps, \$150,000 in addition to those already built at Tewksbury. The interest on this sum, and on the cost of the present asylum at Tewksbury, would be about \$15,000 a year, or fifty cents a week for each patient. The annual outlay for the support of each patient would, perhaps, be \$2.50 a week, and, at most, need not exceed \$3 a week. Here, then, we might have the same number of chronic insane maintained as we have assigned to the new Danvers Hospital, for a yearly outlay of less than \$200 each, including interest, which is less than half, and probably would be found in practice to be scarcely more than one-third, of what the cost of the same number of patients, of the same class and grade, must be at Danvers.

Now, can we doubt that in proper buildings, under enlight-

CARE AND COST OF THE INSANE POOR.

ened and judicious care, the general comfort and the number of recoveries among the chronic insane would be as great at Tewksbury as at Danvers? It is one of the lamentable results of the mismanagement at Tewksbury, that the simple and comparatively unrestricted treatment of the chronic insane, now so common in Scotland and other European countries, has been discredited in Massachusetts, by the failure of those who had actual charge of the experiment, to understand and apply the first principles necessary to success. What was designed as an asylum has been degraded into an almshouse ward, in which, under the nominal oversight of physicians supposed to be familiar with insanity and its treatment, practices have existed, been tolerated, and even prescribed professionally, which carry us back to the days of the English Bedlam and the old French Bicêtre. But now that a reform has commenced at Tewksbury, which must go on until the insane patients there are treated with as much care as they ordinarily receive in a great hospital, we may look forward without regret to the opening of a similar asylum elsewhere, or the enlargement of the Tewksbury Asylum. Should the latter take place, it must be accompanied, however, with a diminution of the number of the sane poor maintained in the State Almshouse. A portion of these, as the inmates of the Bridgewater Workhouse diminish in number, could be transferred to that establishment; while others could be relieved in the towns and cities at the expense of the State, under certain provisions of the law of 1852, by which the State Almshouse system was first created.

III. THE FUTURE CLASSIFICATION OF HOSPITALS AND ASYLUMS FOR THE INSANE IN MASSACHUSETTS.

At the present time, all our establishments for the insane are crowded, and it does not seem probable that the opening of the new Worcester Hospital early next year, or even of the Danvers Hospital in 1878, will change this condition of things. There are now at the Taunton State Hospital 700 patients, where there should be but 500; there are 475 at Northampton, where there should be but 400; there are 500

THIRTEENTH ANNUAL REPORT, 1876.

at Worcester, where 350 would fill the old hospital ; and there is an excess of 50 both at Tewksbury and at South Boston, beyond the convenient capacity of those asylums at present. Adding these different surpluses together, we have something more than 500, or enough to fill the new Worcester Hospital beyond its proper capacity. A year hence, judging by the recent increase in hospital cases of insanity, there will be at least 100 more to be provided for, besides several hundreds who are now believed to be insufficiently accommodated in city and town almshouses, at the Bridgewater State Workhouse, and elsewhere. It will be necessary, therefore, in our opinion, to continue the old Worcester Hospital in use for some time after the new hospital is opened. When the Danvers Hospital shall be opened, the old Worcester Hospital might be closed ; but it would probably be found expedient, until there should be more ample provision for the chronic insane in some new asylum, or at Tewksbury, to use the old hospital for the separate treatment of the chronic insane poor. Having in view, therefore, the future necessities and convenience of the Massachusetts insane, let us propose a classification of the buildings available for their reception, which will give to all classes of patients the best, and at the same time the most economical, treatment.

The Worcester Hospital, with its two departments, old and new, and its extensive farms, might receive, when the new buildings are completed, 300 recent cases, or patients particularly requiring medical treatment, into the new stone hospital, leaving 200 chronic cases in the old brick hospital. The latter might also receive 150 chronic cases from Taunton, while 50 cases requiring special treatment might be transferred from Taunton to the new stone hospital. This would give Worcester 700 patients on its two farms, and would leave Taunton with 500, which number should be considered its utmost capacity. By adopting a simpler mode of management of the chronic patients in the old hospital, the increased cost of supporting patients in the new buildings at Worcester would be offset, and the whole 700 could be supported for no more than \$3.50 a week, the legal rate at

A PLAN FOR CLASSIFYING THE INSANE.

present. The 2,000 patients maintained at Worcester, Taunton, Northampton, and Tewksbury would then cost no more than they now do, while they would be much better cared for, since the Worcester buildings could be used for transfers from Taunton and Northampton which now go to Tewksbury and Northampton, and the overcrowding at the two last-named places would cease.

It remains to consider the use to which the Danvers Hospital can best be put. Being designated by law as a hospital for the north-eastern counties, Suffolk, Essex, and Middlesex, it would be proper to restrict its occupants to residents of those counties. Although it has been proposed to open it in 1877, there is little probability that it will be in condition to receive patients before 1878. By that time the increase in these three counties—the largest in the State—will probably have been such that by transfer and direct admission 250 patients could be admitted at Danvers before July, 1878, and by 1880 it is probable that it would contain 400, to which number it should at first be limited. These also should be mainly recent cases, or those requiring special treatment. We should then have in the two newest and presumably best appointed hospitals, seven or eight hundred proper hospital cases, many of them curable, upon which all the resources of curative treatment should be bestowed. At Taunton, and at Northampton (which would remain on their present basis, but with fewer admissions), we should have a few curable cases, amid a great majority of the chronic insane; while at Tewksbury, and at the old Worcester Hospital, we should have the chronic insane poor by themselves,—those at Tewksbury being the State poor, and those at Worcester the poor of cities and towns chiefly. And the classification thus established could readily be kept up by a judicious method of transfers and admissions from the courts, with little or no change in existing statutes.

A little attention to the proposed plan will show that it provides for the simultaneous trial, in the same State and under the same general supervision, of all the methods of treating the insane which have been advocated by experienced

THIRTEENTH ANNUAL REPORT, 1876.

physicians within the past twenty years. In two hospitals, the old indiscriminate method of mixing the chronic and the recent insane, the private and the public patients, the State's poor and the town's poor, the curable and the incurable, would still be kept up, but without crowding, which of late has been unavoidable. In two hospitals, the recent cases would be treated by themselves, under improved conditions, and with such means for classification as our best hospitals have long desired, but have not enjoyed. And at two asylums (so long as the old Worcester Hospital continues to be used), the chronic insane poor would be kept by themselves, classified according to the best system, and provided with such employment and means of exercise, as would allow them an out-door life to an extent not now feasible. All these methods could thus be tested, and each or all could be modified by the experience, not only of its own establishment, but of all the others. The only additional expense under this plan would be that involved in supporting the Danvers Hospital. This will be a costly establishment in any event; but upon the plan proposed, the outlay ought to be compensated by more satisfactory results than if it were allowed to become simply a pauper hospital, as it would if left to itself under the present system.

Whenever it should be found expedient to sell the old Worcester Hospital and its estate, in order to restore to the treasury a part of what the new hospital there has cost, it would be needful, if this plan were adopted, either to enlarge the asylum at Tewksbury, or to build elsewhere for the chronic insane. The latter would be preferable, and, in either case, the buildings should be plain and inexpensive, not costing more than \$1,000 for each patient, and probably not more than \$500, and not so built as to require great cost in carrying them on. If built at Tewksbury, they might be cottages of one or two stories, located along streets extending southward from the present asylum building, and so arranged as to lodge ten or fifteen patients in each cottage; while the inmates might take their meals, if men, at a common dining-room in the present asylum. For the women, a larger

BUILDINGS FOR THE CHRONIC INSANE.

structure might be built, containing within itself both dormitories and a dining-room, and connected by a covered way with the present Asylum, so that all the female patients might, if desirable, dine together without exposing themselves to inclemencies of the weather. In the midst of the buildings for the insane should stand houses for the resident and assistant physicians,—not costing hundreds of thousands of dollars, like the central buildings which connect the wings of huge hospital palaces, but built as such physicians would build their own house and office, at a cost of from \$5,000 to \$10,000 each. The necessary attendants could be lodged in the same buildings with the patients, and could take their meals at an officers' dining-room in one of the buildings, where also a sewing-room for the women, and perhaps other work-rooms, could be provided. Allowing that the present Asylum, with these improvements, would be large enough for 250 patients, it is probable that the buildings necessary for 250 more, upon the general plan indicated, could be erected and furnished at a cost not exceeding \$150,000, making an outlay of perhaps \$250,000 in all for the Asylum buildings and furniture at Tewksbury, or at the rate of \$500 for each patient, instead of \$3,500 as at Danvers, \$2,500 as at Worcester, and \$1,000 as at Taunton and Northampton. The \$3,000 thus saved in construction for each patient (as compared with the extravagant outlay at Danvers), would, if put at interest, produce \$180 a year, which would pay the board, at present rates, of one patient in any State hospital. In providing for 500 patients at Danvers, therefore, the State has sunk a capital, which, if invested, would have comfortably supported the whole 500 without further outlay; while the estimated weekly cost at Danvers (\$4) is more than it would cost to borrow the money necessary for plain buildings for the chronic insane, paying six per cent. interest thereon, and then to pay the board of each patient in them, at \$3 a week.

Arguments for the New Plan.

In its Twelfth Report (for the year 1875), the Board recommended to the Legislature, "That some better, and if pos-

THIRTEENTH ANNUAL REPORT, 1876.

sible, some less costly method be devised for the care and treatment of insane persons in this Commonwealth ; so that the building of great hospitals for incurable patients may no longer seem to be necessary, while on the other hand, all practicable means may be employed to prevent insanity, and to give employment, exercise, and medical care to the chronic insane." The last Legislature having been too much occupied with investigating the condition of the State establishments, and providing means for the completion of the great hospitals already begun, to mature such a plan, or even to consider it, the Board of State Charities would now offer the above scheme of classification and future management as the first step towards the desired result. Along with it should go an increased effort, on the part of the superintendents who manage our insane hospitals and asylums, to make the public understand what insanity really is, how it may be prevented, how it may be cured, and how alleviated ; while at the same time they should undertake to give all the patients in their establishments such personal attention, increased freedom, and well-regulated physical exercise, as would promote their comfort and usefulness, when recovery is found to be difficult or practically impossible. Some of the arguments in favor of this plan have already been stated ; others were advanced in the report of the Board last year ; but we may here briefly recapitulate some of them.

1. *Some Change of Plan is Necessary.*

By the end of the year 1877, the State will probably have expended upon new hospitals for the insane and for their equipment, the sum of three million and a quarter (\$3,250,000), since the year 1870, when the purchase of the new hospital farm at Worcester was made. Of this outlay, \$1,300,000 (in round numbers) will have been expended at Worcester, \$1,750,000 at Danvers, and \$200,000 at Taunton. It may even prove that this outlay, including interest on loans paid by the State before the new buildings were completed, will amount to \$3,500,000, or at the rate of \$500,000 a year for seven years. With all this vast sum expended, we can

ARGUMENTS FOR THE PROPOSED PLAN.

show comfortable accommodation for no more than 1,200 insane persons, most of whom will be of the chronic and practically incurable class. Now, until some change takes place, by which the increase of this class can be checked, we may expect as great a pressure for their support in asylums for years to come, as in the past seven years. But is it to be supposed that the tax-payers of Massachusetts will go on providing palaces for their reception, and for the luxurious residence of the officers who manage them, at a cost of \$3,000 for each insane pauper? If not, then some new plan is absolutely necessary. This which we propose will certainly be economical, and only needs the coöperation of the hospital authorities to be efficient.

2. Classification is the First Step towards Improvement.

In dealing with the great mass of insanity within this Commonwealth, it is obvious that the first thing needful is to classify the insane according to their condition, necessities, and future possibilities. Those capable of remedial treatment should receive it, those who can be cured should be cured, those who cannot be cured should be maintained in comfort, but not in unaccustomed luxury. Some regard should be had to the past habits of life, as well as to the present type of disease; and drunkards, prostitutes, and habitual criminals should not be left in daily association with the virtuous and unfortunate insane, whom disease or poverty has consigned to an asylum. There should also be classification with regard to capacity for labor of various kinds, and every means should be employed to enable the insane to assist in their own recovery, or if that is impossible, in their own maintenance. The new plan furnishes ampler opportunity than we have hitherto had for classification of all kinds, and should be tried even if only as an experiment.

3. Economy and the Patient's Good Coincide.

It is plain that what we now propose will be more economical than the present unsystematic and unlimited way of dealing with our insane; but we are confident it would also be found

THIRTEENTH ANNUAL REPORT, 1876.

better for the health and the comfort of the patients, who would enjoy greater freedom from restraint, a more individual and suitable treatment, and would be the gainers by any rivalry that might exist between the different hospitals of the same class. It would be for each superintendent then to show that he had provided as well for his curable cases as had been done in a neighboring hospital; that his death-rate had been kept down, that the amount and quality of work done by his laboring patients was up to the standard elsewhere; and that in diet, kind treatment, etc., there had been no failure in his establishment. Comparisons would then be fairer and easier than they can be now; while the relations created by mutual transfer and frequent communication between superintendents would tend to a better understanding and more efficient action on their part.

4. *The Plan is Flexible, and Easily Adapted to Future Necessities.*

Considered as a working plan, the scheme here recommended has the great advantage, that it can readily be changed where change is desirable, to meet the unforeseen requirements of future years. It gives a wide margin for experiment, and leaves each superintendent of a hospital or asylum great freedom in working out the details in his own establishment. At the same time, it gives to the State authorities, who make the necessary transfers and removals of patients, a sufficient power and discretion. This is by no means the case with the State authorities of New York, if we understand the matter, in regard to the pauper insane of that State, who by law are removed from the county poor-houses to the Willard Asylum, a large hospital for the chronic insane, established about ten years ago. To that asylum there appear to be sent, at the discretion of the county authorities, such of the chronic insane poor as are most troublesome or least useful in the county poor-houses. The result is, that the patients at the Willard Asylum, though nominally of the same class as those admitted to our Tewksbury Asylum, are, in fact, much below them in physical stamina and capacity for labor. And yet, at the

THE WILLARD INSANE ASYLUM.

Willard Asylum, so well are the patients cared for, that the death-rate there, among many hundreds of a feebler constitution than our Tewksbury patients, has constantly been much less than the death-rate at Tewksbury. Thus, in 1873, with an average population of 727 at Willard, there were but 48 deaths; in 1874, with an average of 827, but 51 deaths; in 1875, with an average of 938, but 49 deaths; and, in 1876, up to September (when the late Chairman of this Board visited the Willard Asylum), there had been but 42 deaths in ten months, though the average population was 1,022. Thus, during these four years, with a constant average of nearly 900 patients, or three times as many as at Tewksbury, there were but 200 deaths at Willard, while at Tewksbury there were 198 deaths. These figures show how great is the difference between the care of the insane poor under responsible medical men and under officers having no sufficient knowledge or responsibility concerning them.

In this connection, and before leaving this subject of the insane poor, we desire to call attention to the relative cost of housing the patients in the Willard Asylum and in the new hospitals now building at the expense of the Massachusetts tax-payers. When the group of buildings now in construction at Willard shall be completed, the asylum there will have convenient hospital-room, as good as that in our Taunton Hospital, for 1,400 patients, at an expense for land (475 acres) and all the buildings, of less than \$1,100,000. The Worcester Hospital alone, which provides for only 500 patients, has cost already much more than this sum; and the whole cost of the two hospitals at Worcester and Danvers, accommodating less than 1,000 patients, will be about *three times* as much as will have been paid at Willard for the land and buildings that are ample for 1,400 patients. We consider the Willard Asylum altogether too large; but it appears to be as well managed, and as satisfactory in its medical results, as the average of our State lunatic hospitals. The contrast in cost of construction is very suggestive.

THIRTEENTH ANNUAL REPORT, 1876.

IV. NATIONAL LEGISLATION TO REGULATE IMMIGRATION, PROTECT IMMIGRANTS, AND PREVENT PAUPERISM.

For several years the Board of State Charities has favored the passage of an act of Congress to regulate immigration, protect the immigrants as they arrive, and to prevent, so far as possible, the importation of paupers and criminals under the name of immigrants. Early in the present year, a decision of the Supreme Court of the United States, cited below, made it imperative that some such national legislation should be initiated, and early in April the Chairman of this Board began to correspond with similar boards in other States, and with members of Congress, in order to ascertain what form of law could be agreed upon to meet the existing emergency. A bill to regulate immigration having been introduced in the United States Senate, at the instance, as is understood, of the Secretary of the Treasury, and the views of the Boards of Charities in the great States of New York and Pennsylvania having been informally learned, the whole matter was brought before this Board at the May meeting by the following communication from the General Agent:—

Boston, April 25, 1876.

To the Board of State Charities :

GENTLEMEN,—I desire to call attention to a matter which, in my judgment, merits, and should receive, the consideration of the Board.

A late decision of the Supreme Court of the United States—the full text of which has not yet come to hand—is understood as practically denying the right of any of the United States to enact laws affecting the immigration of persons into the United States, or in any way restricting such immigration, to the exclusion of such defectives as are now by the laws of this Commonwealth not allowed to land at the ports of this State without satisfactory bonds being given for their maintenance.

In this exigency, there would seem to be a necessity for some Congressional legislation which should practically reenact the several State laws, with certain additional safe-guards, personal to the immigrant, which State legislation was powerless to afford.

NATIONAL PROTECTION OF IMMIGRANTS.

Almost precisely this was the position taken by the Convention in the interests of Immigration, held at Indianapolis in November, 1870, in which Massachusetts, New York, Pennsylvania, and nearly all of the Middle, Western, and South-Western States were fully represented.

It is understood that a bill of this character has been introduced into the United States Senate, and referred to the Committee on Commerce, which, with some slight amendment, would accomplish the desired purpose.

The bill provides: First, for proper supervision at the ports of embarkation, to prevent the exportation of criminals and paupers. Second, proper provision for the care and maintenance of immigrants while on their passage to the United States. Third, suitable accommodation and temporary support on their arrival for such as may require it. Fourth, arrangements looking to a system of inland transportation for such as are destined for other than the seaboard States. Fifth, the subjecting of the various transatlantic and other lines of communication by water extending out of the United States to a capitation-tax of one dollar for each statute passenger. Sixth, permitting the local work at each port to be performed by a State organization, with reimbursement for expenses incurred in support of such immigrants as may fall into distress within five years from the date of their landing.

Under these circumstances, I would suggest such action on the part of the Board as would, at an early date, bring this matter to the attention of our Senators and Representatives in Congress, and indicate the desire of the Board touching the same.

Respectfully,

S. C. WRIGHTINGTON,
General Agent' Board of State Charities.

Upon a full discussion of the matter, and an examination of the bill mentioned in the above communication, it was thought best that a new bill should be prepared, expressing more clearly and concisely the views of this Board and of His Excellency the Governor, who had been consulted in the matter. Upon motion of Mr. Kimball, therefore, the following vote was passed (May 3, 1876):—

Voted, That the Chairman and the General Agent be requested to confer with the several existing Boards of State Charities, and other official bodies or officers having to do with immigration, in

THIRTEENTH ANNUAL REPORT, 1876.

reference to the expediency of a national law concerning immigrants and immigration, with a view to legislation uniformly governing the action of each State.

In the meantime, the Legislature of New York had adopted the following joint resolution concerning this subject:—

STATE OF NEW YORK.

IN SENATE, ALBANY, April 29, 1876.

Resolved (if the Assembly concur), That the Commissioners of Emigration are hereby instructed to call the attention of the Congress of the United States to the present condition of the emigration laws, resulting from the decision of the Supreme Court of the United States, declaring the State laws on that subject unconstitutional and void, and to impress upon Congress the necessity for speedy national legislation in regard thereto, and that said Commissioners take such steps as in their judgment may be proper to secure such legislation.

By order,

(Signed) HENRY A. GLIDDEN, *Clerk*.

IN ASSEMBLY, April 29, 1876.

Concurred in.

(Signed) EDW. W. JOHNSON, *Clerk*.

The New York Commissioners of Emigration, being thus charged with an important duty in the matter, directed their counsel to confer with this Board, and on the 10th of May he wrote as follows:—

Before preparing a bill on the subject of immigration, to be presented to Congress, it has occurred to me that it would be well to obtain the views of the officers at the ports in the different States at which immigrants usually arrive, in order that there might be, in the effort for national legislation, that harmony of ideas which would insure unity of action so necessary to success.

I present to your consideration the different phases in which I have viewed the subject, and ask your opinion as to which of them you think the most likely to recommend itself to the favorable consideration of Congress, and at the same time secure to the people of the port States reimbursement of the expenses of protect-

NATIONAL PROTECTION OF IMMIGRANTS.

ing and supporting immigrants, and of affording them public aid and protection.

That Congress enact a law having one of the following effects:—

I. Ratifying the present and future State laws on the subject of immigration.

II. Establishing a United States Immigrant Department at Washington, with a bureau at each port, which should have, under United States officials, full and exclusive charge of all arriving immigrants, and of all matters affecting their protection, care, and maintenance in case of pauperism, sickness, lunacy, and disability generally, and of their inland transportation when necessary.

III. Imposing a per capita tax, to be fixed by Congress in the beginning, or by the Secretary of the Treasury, with power to him to increase or diminish it from time to time, according to the exigencies of the service, upon immigrants arriving from a foreign port; this tax to be paid, through the collector, into the United States treasury by the owner or representative of the vessel bringing the immigrants, and the expense incurred by any State or subdivisions of its government on account of these immigrants within years from their disembarkation to be repaid to or through any State board of emigration or other public officer charged with the care of immigrants, or into the State treasury.

These are the only modes by which, so far as it has occurred to me, after much reflection, the immigrant question, in the aspect which it has assumed under the decision of the Supreme Court, can be solved.

In response to this inquiry, the draft of an act embodying the views of this Board was laid before the New York Commissioners of Emigration in the latter part of May, the substance of which was adopted by them, in the bill presented to Congress in July last. The principal features of this bill, which is now before Congress, are the following:—

First. A requirement that the master of a vessel bringing alien passengers from a foreign country into any port of the United States, shall, within twenty-four hours after such arrival, make a report in writing, under oath, to the naval officer of such port, which report shall state the name, place of birth, last legal residence, age, and occupation of every such alien passenger so arriving. Also, a like statement relative to any such alien passengers as shall have been

THIRTEENTH ANNUAL REPORT, 1876.

landed from such vessel at any other port of the United States, or shall have been put on board of any other vessel for the purpose of such landing. Further, that said report shall specify whether any of said passengers are or have been convicts or paupers, or are lunatics, deaf and dumb, blind, or maimed, or are infirm and unable to support themselves, and not accompanied by relatives able and willing to support them. And it is further provided, that a failure to make such report, or the making of a false report, in respect to such passengers, shall incur a penalty of seventy-five dollars for every such passenger so omitted or falsely reported.

Second. A requirement that within said period of twenty-four hours the master, owner, or consignee of such vessel shall pay to the collector of customs of such port the sum of two dollars for every such alien passenger so arriving or landing.

Third. Enacting that the master, owner, or consignee of a vessel bringing alien passengers from a foreign country into any port of the United States shall not be permitted to land any such passengers as had been within one year prior to the time of their arrival imprisoned for other than political offences, or within such period had been adjudged guilty of any criminal offence not of a political character, or who within six months immediately previous to such arrival had been inmates of a lunatic asylum, poor-house, or other like institution, or had been in receipt of public aid, or who at the time of arrival were unable to support themselves. But all such persons are to be returned to the country from whence they were brought, at the expense of the master, owner, or consignee aforesaid. Any violation of these provisions, or any failure to perform the requirements thereof, incurs a penalty of five hundred dollars.

Fourth. The Legislatures of the different States are authorized to enact further laws for the protection of those States against the introduction by vessel of immigrant paupers or criminals from foreign countries, and for indemnity against the expenses of maintaining, supporting, or returning them. And until such legislation shall have been enacted, the laws in regard to such convicts, paupers, and lunatics now existing in any such State are ratified and confirmed.

Fifth. All moneys received from forfeiture or penalties, or from the capitation-tax, are reserved by the national government for the reimbursement to the different States, *pro rata*, of any expense incurred by them for the support and maintenance of emigrants landed under the provisions of the bill within five years from the date of their arrival.

Sixth. The Secretary of the Treasury is empowered to enter into

NATIONAL PROTECTION OF IMMIGRANTS.

a contract with such State commission, board, or officer as may be designated by the governor of any State to take charge of the local affairs of immigration in the ports within said State, and to provide for the relief and support of such immigrants therein landing as may fall into distress or need public aid within a period of five years from the date of such landing, under the rules and regulations to be prescribed by the Secretary of the Treasury.

It will be seen at once that this bill, if enacted by Congress, will extend to all immigrants arriving in any part of the United States, the same protection that has been given since 1838 to immigrants arriving in Massachusetts, and for nearly thirty years by the State of New York, to those immigrants who have landed since 1847 at the city of New York. Out of something more than 8,000,000 immigrants reported as arriving in the United States since May 5, 1847, nearly 6,000,000, or about two-thirds of the whole number, have landed at New York, where, under a well-devised and, upon the whole, a well-administered system of care and protection, they have been forwarded to their places of destination in near or remote parts of the country, have been aided in distress, relieved in sickness, supported in poverty, and in many cases sent back to the land from which they came. The number of poor immigrants thus assisted at New York has been more than a million, though most of these received very slight pecuniary aid from the State of New York through the Commissioners of Immigration, who have had the oversight of all the immigrants arriving at the port of New York. The expenses necessary for their care and relief have been paid out of a common fund created by requiring of every immigrant a small sum varying from \$1.50 to \$2.50, to be paid by each one, upon landing in New York. This "head money," or capitation tax, was generally paid for them by the owners of the vessels on which they have found passage to America, and has been regarded as an insurance premium, or, in the aggregate, a fund for paying the cost of aiding any individual among the millions thus assessed who might need relief. No simpler or more practicable mode having been found of assessing upon all the countries which send us immigrants

THIRTEENTH ANNUAL REPORT, 1876.

the expense of relieving such paupers as they send, the same impost has been levied in the bill before Congress, and will become a part of the national policy in regard to immigrants, if this bill is enacted at the present session of Congress.

In fact, this is an old policy in the seaboard States, having been commenced in Massachusetts as early as 1701, in New York and Pennsylvania before the Revolution, and having been adopted almost in the proposed form in Massachusetts and New York before the tidal wave of European emigration brought to our shores the millions that have landed here from Ireland, Germany, England, Scandinavia, and France, since the Irish famine of 1846, and the years of revolution that succeeded it on the continent of Europe. It appears that these two States, New York and Massachusetts, have been receiving in some years, at their chief ports (New York and Boston), more than the average population of one of the ten smaller States of the Union. Thus, before 1850, the annual immigration at these ports had exceeded 300,000; yet, by the census of 1850, there were ten States—Arkansas, California, Delaware, Florida, Iowa, New Hampshire, Rhode Island, Texas, Vermont, and Wisconsin—whose average population was less than 250,000. In 1870 there were still ten States whose average population was below the yearly immigration of 1869–70 into Massachusetts and New York. Now, it would have been just as equitable to expect that these two States should pay all the cost of poor relief in one of these States, say New Hampshire, as that they should bear all the expense imposed by an immigration of 300,000, without taxing the immigrants themselves. Accordingly, the immigrants were taxed, and, so far as we have ever heard, the tax was cheerfully paid. It was evident to them, or to such of them as took thought about the matter at all, that the protection afforded in return for the money paid was always an equivalent, and frequently much more than that. But the shipowners and steamship corporations, through whose hands the immigrants' capitation money passed, on its way to the public treasury, sought to divert it to their own profit, and at last refused to pay it over, alleging that the State laws exacting it were unconstitutional. This question,

DECISION OF THE SUPREME COURT.

which had been several times before the United States Supreme Court, in one form or another, during the past fifty years, finally came up for decision in 1875. The opinion rendered in March, 1876, by Justice Miller, was in substance that the State laws, being regulations of commerce, *were* unconstitutional, and ought to be superseded by enactments of the national government. "We are of opinion," said the Court, "that this whole subject has been confided to Congress by the Constitution; that Congress can more appropriately and with more acceptance exercise it than any other body known to our law, State or national; that by providing a system of laws in these matters, applicable to all ports and to all vessels, a serious question, which has long been matter of contest and complaint, may be effectually and satisfactorily settled."

Acting upon the suggestion contained in this decision of the highest court in the land, the official boards in the seaboard States which have had, under State laws, the supervision of immigration, and of the support of the foreign-born poor, have been taking counsel with each other in order to frame such laws as had become necessary. After much consultation and correspondence, in which the Boards of Charities in New York, Massachusetts, Pennsylvania, Rhode Island, Michigan, Wisconsin, and Illinois have taken part, the bill above cited was agreed upon as satisfactory in substance, though open to modification in some of its details. It provides, as has been seen, for a capitation tax of two dollars on each immigrant, to be collected under national authority, and to form a fund which, like the funds formerly accruing from the same source in New York and other States, is to be applied for the general protection of the immigrants at the ports where they land, and in particular for the care of the sick, the relief of the poor, and the support of the insane and infirm among them in whatever part of the country they may be. In short (as before said), it is an extension to the whole nation, and, under national law, of the old State system of dealing with immigration.

This system has been found by long experience to check

THIRTEENTH ANNUAL REPORT, 1876.

and prevent pauperism among the newly arrived immigrants,—not absolutely, of course, but in a considerable degree, when well administered, and to some extent even when its administration is faulty. It checks pauperism in two ways,—directly and indirectly. It does so *directly* by furnishing to the industrious immigrant that temporary aid in sickness or pecuniary distress without which he might become a permanent pauper, by bringing together the members of separated families, by placing the immigrant who needs the help of friends among his friends, and by maintaining in other ways an effective supervision of those who become permanent residents of the United States. It checks pauperism *indirectly* by maintaining such a supervision also, that those paupers who are sent over here by persons in their own country, in order to escape the burden of supporting them, are in many instances discovered and sent back; while others, who could only be paupers if they remained here, but who could be better provided for in their native land, are returned to the place they came from. This policy of detaining and returning paupers (and criminals, also, if they can be discovered), when persevered in for a period of years, has the effect to raise very much the standard of immigration, by making it more and more difficult for the unworthy and undesirable elements of the European populations to flow this way. At the same time, the immigrants of vigor and substance come in greater numbers, and more readily, if they know that they are not to be brought in contact with vagrants and criminals, or required to contribute heavily to the support of poor persons who have no proper claim upon them. Time is required for the supervision of immigration to produce the effect here mentioned, and there will be many instances where the supervision is quite ineffectual to prevent the influx of foreign pauperism, and still more, of foreign criminality. But the experience of nearly thirty years in New York, and of twenty-five years in Massachusetts, proves that much good can thus be done. It is a fact, that since this strict examination and watchful protection of immigrants began, the quality of immigration has much improved, and its quantity has increased. For this

THE PROTECTION OF IMMIGRANTS.

there are other causes, but one useful auxiliary has been this very supervision of which we have spoken.

We have not proposed to enter here upon the important but difficult question of how to exclude from our immigration that considerable infusion of criminals and convicts which has long been noticed by those who have observed the growth of a criminal class in America. Our own work deals chiefly with immigration and pauperism; but since many of these imported criminals are at intervals in their career paupers also, the two topics are intimately connected. And this may be said, that one of the best means of detecting and turning back the flow of criminals towards this country from older lands, is to keep up such an organization for the prevention of pauperism as has just been described.

It used to be objected to such legislation as this now proposed in Congress, that it was unconstitutional, because enacted by the State governments. This objection, of course, falls to the ground the moment Congress takes the matter up, now that the Supreme Court has decided in favor of the constitutional power of Congress to pass such laws as may be deemed wisest to regulate immigration. Let us, then, consider some other objections that have been raised, from time to time, against the *policy* of regulating immigration, the right to do so being fully conceded to the general government, and certain incidental rights and powers remaining undisputed in the State governments. In this policy, several things are to be considered, the good of the immigrant being one of these, the security and prosperity of the community to which he comes being another, and his relations to the community from which he comes being a third, and by no means an unimportant consideration.

It has been argued that a tax levied on each immigrant, to be expended for the common good of all, is an oppressive exaction, having a tendency to check immigration, and to impoverish the immigrant. But if we consider that he generally comes from a country where he has been more heavily taxed, that this "head money" (amounting, let us suppose, to two dollars) is the only direct tax that he is called upon to pay

THIRTEENTH ANNUAL REPORT, 1876.

for some years, and that it is no greater than the common poll-tax of New England, which each resident voter must pay, there seems to be nothing oppressive in the capitation tax at the port of landing. If, now, we compare the small sum paid with the great benefit that often is derived from it to the immigrant himself, it will appear to be anything but oppressive. It is, in fact, as we have said, an insurance premium which he pays to secure himself the right to relief and support, should he need it within five years after landing. If he is prosperous, and does not need aid, he can the better afford to pay it; if he falls into distress, then it is more than repaid to him in the care that he receives, and has a right to claim, from the authorities to whom his capitation tax was paid. Thousands of instances might be cited to show how this beneficent system works, but we will only give one. There landed in Boston, eight or nine years ago, a simple and honest young Irish woman, who, under a contract of marriage, had followed her lover to Massachusetts. By some mistake, she had lost his address, and he had not been informed when she would arrive. Consequently, upon landing, she found herself alone amid strangers, with little money, and in no condition to earn any. She had paid her "head money," and therefore became a charge to the State of Massachusetts, which received her into one of its charitable establishments, maintained her for six months or more, found out the residence of her lover, brought them together, and saw them happily married and established in life. For all this, it is probable that Massachusetts expended \$100 in return for the two dollars which this poor woman had paid as head money. We maintain, therefore, that the good of the immigrant is not only promoted by this mutual system of taxation and protection, but that such a system is actually necessary to secure him from hardship. But there is another side to this question.

The good of the country which receives the immigrant is quite as much to be considered as the good of the individual alien who, for one reason or another, lands on our shores. Immigration, though valuable, is by no means an unmixed blessing, and even in cases where it appears so in the end, it

THE REGULATION OF IMMIGRATION.

is often a blessing in disguise to the country receiving an indiscriminate and unregulated immigration. It introduces youth, vigor, poverty, and industry; but it also introduces disease, ignorance, crime, pauperism, and idleness. There was a time when convicts and the sweepings of the London streets were shipped over to the American colonies, just as they were afterwards sent to Botany Bay and the afflicted country districts of Australia. This was immigration in its worst form; we desire it at its best. Transportation for crime has ceased, but even now we receive a great many persons of the criminal class,—

“ True patriots they, for be it understood,
They left their country for their country's good.”

When we consider this branch of the subject, we come inevitably to the relations of the emigrant with the country he is leaving. And here we trench upon that fertile theme for international controversy,—extradition and the renunciation of allegiance, which has for years been the subject of diplomatic correspondence between the United States and the nations of Europe. Without taking sides in any of these controversies, we may be permitted to say, that the relations of pauperism on the one hand, and of self-dependence on the other, may, in some of their aspects, be as well included in the treaties between nations, as are the mercantile and criminal responsibilities of the emigrating citizen, with which the courts of law now deal under treaties of commerce and extradition. There should be, for example, some modification of our treaty with China, if that be necessary to prevent the importation of prostitutes into the Pacific States; and there might also be some provision inserted in treaties with European nations, by which the deportation of paupers and criminals (not under indictment) from those nations to the United States should be prohibited, and the whole subject of immigration regulated. The bill herewith submitted is but a partial attempt to provide by law for this regulation; but, so far as it goes, we commend it to the support of the Legislature and citizens of Massachusetts.

THIRTEENTH ANNUAL REPORT, 1876.

This whole subject of immigration, as connected with the increase of pauperism and crime, was brought before the conference of State Boards of Charities at Saratoga, last September, and there was a general agreement of opinion in favor of some such legislation as has been proposed. Should the bill of which we have given an outline, or a similar bill, be enacted by Congress, its good effects would be felt in Massachusetts quite as much as in any State except New York, since we receive, one year with another, a larger immigration than any State after New York. Of late, very few immigrants have come to us, compared with the great numbers we formerly received; and it has even been found that more persons have sailed to Europe from Massachusetts, in 1876, than have landed on our shores during the past year. But with a revival of financial prosperity, such as is now apparently begun, immigration also will revive, especially should war in Europe become general, and continue for any length of time.

Such a renewal of immigration would be welcomed by all who desire the welfare of this country, and of the industrious people of the whole world. But it must be remembered that everybody is not industrious, and that there is an evil industry as well as a beneficial one. In proposing to protect and regulate immigration under the national authority, the Boards of Charities and other State officials have in view no restriction upon commerce, and no measure that will prove in the slightest degree injurious to the honest, self-supporting immigrant, or to the unfortunate poor. If in caring for these classes, the government should be found to have lessened the profits of capitalists who control railroad and steamship lines, who enrich themselves by grants of the public land, and who seek to shape legislation in their own pecuniary interest, we believe there is no class of citizens in the United States that can better afford the loss. It is the duty of the State to watch over both persons and property; but the claim of the poor to protection, in matters of this kind, is more pressing than the claim of corporations to large dividends. So far as can be learned, the main opposition to the proposed enactment comes from such corporations.

CONDITION OF THE INSTITUTIONS.

V. THE STATE ESTABLISHMENTS AND THEIR CONDITION.

As was set forth in the Board's last report, there are four classes of establishments supported by the Commonwealth, and under the supervision of this Board,—Prisons, Lunatic Hospitals, Almshouses, and Schools. The number of all is eleven, including the Danvers Hospital, and they are classified as follows :—

I. PRISONS, of which there are two,—the State Prison at Charlestown, now included in the limits of Boston, and the State Workhouse at Bridgewater.

II. THE LUNATIC HOSPITALS, of which there are three, besides the Danvers Hospital, now building; namely, the Worcester, the Taunton, and the Northampton hospitals. To this class also belongs the Insane Asylum at Tewksbury, which is a part of the State Almshouse there; and in one respect all these hospitals might be classed among the pauper establishments, inasmuch as from two-thirds to five-sixths of their patients are paupers.

III. PAUPER ESTABLISHMENTS, of which the only one remaining is the State Almshouse at Tewksbury, with branches at the State Workhouse and at the State Primary School, where a few State paupers are maintained temporarily.

IV. SCHOOLS, of which there are four,—the State Primary School at Monson, the State Reform School at Westborough, the State Industrial School at Lancaster, and the School for Idiotic and Feeble-Minded Youth at South Boston. The last is included, because it is now practically a State establishment.

There are, therefore, ten establishments, with walls and buildings already completed, belonging to these three classes, in place of the twelve which existed in 1863, when the Board was created. The number of their present inmates is, on the whole, less than that of the twelve establishments which the Board first visited in 1863, though in some of them the number has greatly increased in these thirteen years.

The three State almshouses have been consolidated into one, with branches; the Primary School has taken the place of one

THIRTEENTH ANNUAL REPORT, 1876.

discontinued almshouse, and the State Workhouse of another. The State Reformatories have not only been diminished in number, but in the number of pupils. The same is true of the State almshouses; but the population of the State hospitals and of the State Prison is nearly double what it was in 1863. The Board of Charities has the power of transfer from one lunatic hospital to another, and to the Asylum at Tewksbury; from the State Almshouse to the State Primary School, and *vice versa*; from the Primary School to the Reformatories; from the Reformatories to the State Workhouse; from the State Almshouse and State Workhouse to the lunatic hospitals; indirectly from the Reform School to the Primary School; general power of admission and discharge at the Primary School, and power of discharge from the State Almshouse and State Workhouse. It possesses no power of admission, discharge, or transfer in regard to the convicts at the State Prison, or the pupils at the Idiot School; and has no direct power to regulate the expenses or the management at any of these establishments, which have each their own superintendent and board of trustees or inspectors.

*I.—Prisons.**(1.) The State Prison at Charlestown.*

The Charlestown State Prison has never been so crowded with convicts as during the year 1876. The condition of things in respect to economy, discipline, and the reformation of convicts, remains much the same as at the date of our last report. There are fewer of the convicts in idleness, and, consequently, the prison deficit, instead of being \$77,000 as was then estimated for the year 1876, will not reach \$60,000. But while more work is done and paid for, less instruction is given to the convicts,—the prison school having been discontinued when the idle men were set at work. Escapes and attempts at escape have been frequent, and there has been the usual high percentage of recommitments. We see little reason to believe that this prison does anything to check or repress heinous crime in Massachusetts; nor does it appear how the costly new prison at Concord can do this, unless a change of

THE STATE PRISONS.

system occurs. This new prison has gone forward rapidly since the act of last April was passed, extending the time for its construction. The money already expended in the work has been about \$600,000, and the amount needed to complete and furnish it will probably exceed \$300,000, making its whole cost nearly a million of dollars. No part of the old prison property has been sold within the year, and none is likely to be sold for years to come. Indeed, the old prison will probably continue to be used for a certain class of convicts, after the new one is opened, which ought to be in the latter part of 1877. The Secretary's Report will give more detailed information concerning the two prisons at Charlestown and at Concord, as well as concerning the State Workhouse, the Women's Prison at Sherborn, and the several county and city prisons.

(2.) *The State Workhouse at Bridgewater.*

This is one of the few prisons in Massachusetts that has not been crowded during 1876, the average number of convicts at Bridgewater not having reached 400, and the whole number in confinement being less than 775. Of these, more than 75 had settlements in some town or city, diminishing by that amount the number of state paupers in the workhouse, and reducing the cost of the establishment to the State. Its management has been humane and economical, though it has not been found easy to employ the convicts in profitable labor. During the ten years of its existence, the State Workhouse has served a useful purpose, and may well be continued, even after the completion of the Women's Prison at Sherborn shall have enabled most of the female convicts at Bridgewater to be better provided for in that prison. The number of male and female convicts during the past year has been about equal, more men than women being committed from the towns and cities, and the new settlement law apparently operating to diminish the number of women committed from the State Almshouse at Tewksbury. The whole number of both sexes sent from the State Almshouse was 259; from the towns and cities, and from the state reformatories,

THIRTEENTH ANNUAL REPORT, 1876.

176. Thus we see that two-fifths of the recent commitments came from other places than Tewksbury. The number of these persons sent from outside who remained on the first of October, 1876, was 120. The commitments from Tewksbury have averaged about 280 for five years past, rising from 260 in 1871 to 309 in 1875, but falling to 259 in 1876.

There is now a larger number of persons not convicts supported at Bridgewater than for several years past; the Board of Charities having begun in August a series of pauper removals from the Tewksbury Almshouse, in order to keep down the number there to something near the proper capacity of the buildings, and to permit the new physicians at Tewksbury to reorganize the medical department in the most effective way. The paupers thus transferred from Tewksbury to Bridgewater have been selected for special reasons, and one result of the transfer has been to make some of them self-supporting. The total cost of the Bridgewater establishment has by this means been somewhat increased for the calendar year, but will not exceed the appropriation. As in most of the recent years, the death-rate at Bridgewater has been low, and the number of infant lives yearly preserved by the transfer of mothers of illegitimate children to the workhouse under sentence is now considerable. To save such lives, and to enable the mothers themselves to face the temptations of the world with better hope of resistance, was one of the objects sought in establishing the workhouse in 1866.

II.—The Lunatic Hospitals.

(1.) The Worcester Hospital.

The new hospital buildings are still incomplete, and will not be ready for the reception of patients until the summer of 1877, nor then, unless the Legislature shall first appropriate a large sum for furnishing them. It is not quite certain that the present appropriations for construction—about \$1,170,000, or, with interest up to July, 1877, \$1,300,000—will complete the buildings and fence the grounds. Assuming that no less than \$100,000 more will need to be appropriated for furnishing the new hospital, the final cost before occupa-

THE WORCESTER HOSPITAL.

tion will exceed \$1,400,000. The surplus accumulated by the excess of receipts over current expenses in the old hospital will nearly all be needed in opening the new buildings, and repairing the old one, which, for the present, must continue to be used for hospital purposes. The plan favored by this Board for the future use of the two hospitals at Worcester, and of the hospitals and asylums at Taunton, Northampton, Tewksbury and Danvers, has been set forth in the preceding pages of this Report. This plan was, in October last, laid before the superintendents of the three State hospitals for their examination and criticism, and some of their suggestions are elsewhere considered.

The number of patients at Worcester during the calendar year 1876 averaged nearly 500, which is greater than in any year, except 1853-4, since the hospital was opened in 1833. The number of different patients treated during the year ended October 1, 1876, was 811, of whom 72 recovered and 77 died. In 1854, when the whole number of patients was 819, and the average 537, there were but 41 deaths. The contrast in the death-rate at the two periods is quite marked. In the five years, 1850-54, the average number at Worcester being 475 patients, there were but 216 deaths, or an average of 43 in a year. In the five years, 1872-76, the average number of patients being about the same, there were 328 deaths, or an average of 66 in a year; while for the four years, 1873-6, the average number of deaths has been 72. These figures would seem to indicate that the hospital population is less curable, and more prone to die, than in former years. This is the opinion of some persons, and various theories are formed to account for the supposed fact. It appears by the statistics of the Secretary, in the Appendix, that in respect to mortality among its insane inmates, the Tewksbury Asylum is even now more unfortunate than any of the Massachusetts institutions where the insane are treated at public expense; that next to this, though much above it, stands the Worcester Hospital; that the Taunton, South Boston and Somerville hospitals come next, and that the Northampton Hospital stands best in this particular. In none of these

THIRTEENTH ANNUAL REPORT, 1876.

establishments, except that at Tewksbury, is the death-rate surprisingly large, though it could probably be reduced at Taunton and Worcester by reducing the number of patients under the direct charge of one superintendent. This will be done if the new plan is adopted, for each of the two Worcester hospitals would have its own resident physician.

The current expenses of the old hospital during the past year have been \$100,000, of which \$10,762 was for the board of State patients, \$59,463 was paid by cities and towns, and the rest by private individuals. The cost of salaries at Worcester was \$34,800; of provisions, \$36,200. At the Taunton Hospital, with nearly two hundred more patients, the salaries paid were \$28,000, and the provisions cost \$47,600. At the Northampton Hospital the cost of salaries was \$26,000, and of provisions about \$29,000. The difference among the hospitals in respect to the cost of provisions is mainly owing, perhaps, to the difference in the product of the hospital farms, that of the Northampton farm being much greater, in proportion to the number of patients, than the product of the Taunton farm. It is supposed that, when the new hospital at Worcester is occupied, the new farm will be cultivated to better advantage than at present, the patients capable of working on it lodging now a mile or more from the farm. In this respect, and in some others which concern the management of farm labor, both the Worcester and the Taunton hospitals are at some disadvantage when compared with the Northampton hospital, where the land cultivated is very accessible, the number of farm laborers large, and the product of their labor very serviceable in reducing the average weekly cost of provisions. As computed by the superintendents, the whole average weekly cost for current expenses is, at Worcester, \$3.85; at Northampton, \$3.52, and at Taunton about \$3.30, excluding extraordinary repairs.

(2.) *The Taunton Hospital.*

The recent additions to this establishment, now completed and occupied, are among the best wards for the treatment of the insane in Massachusetts. Their connection with an over-

THE TAUNTON HOSPITAL.

crowded, and in some respects ill-constructed hospital, takes away something from their fitness; but, on the other hand, they enable the whole hospital to do its work much better in the old wards, which have been somewhat improved. The whole establishment is crowded, and should be relieved of nearly two hundred of its present inmates, so soon as the new Worcester Hospital can be occupied. In the opinion of this Board, no hospital for the curable insane should be built for more than 300 patients, and on no account should more than 500 chronic patients be placed under one superintendent. Considering its condition, the Taunton Hospital is very well conducted, and is doing a good work; but it can never do satisfactorily what a curative hospital undertakes to do while the number of its inmates is so large, and their classification is so defective.

Of all the State patients admitted to hospital treatment during the year (a little more than 500), the Taunton Hospital received more than three-fifths (325), though it constantly maintains little more than one-fifth of those supported by the State during the year at Worcester, Taunton, Northampton and Tewksbury; the whole average number thus supported having been about 750 in 1876, and the average number at Taunton about 160. The average number of town and city patients at Taunton has been 435; so that six-sevenths of the permanent population, and more than nine-tenths of the admissions, at Taunton, are paupers. It has been much the same for many years; and this hospital, without some change of policy, would continue to be, for years to come, more nearly a pauper hospital, than any other in the State, except those at South Boston and Tewksbury, which are rather asylums than hospitals. Mainly for this reason, we find the cost of support at Taunton less than at Worcester, and this year less than at Northampton, as has already been mentioned. Of course the large average number now supported at Taunton reduces the average weekly cost of each patient. This average number was last year more than 100 greater than in 1875, having then been 557, and in 1876, 664, in both cases for the year ending October 1. For the

THIRTEENTH ANNUAL REPORT, 1876.

calendar year 1876, the average number at Taunton has been more than 670, and will this year, in all probability, exceed 700, until the opening of the new hospital at Worcester relieves the pressure upon Taunton.

The condition of things at Taunton, for the past two or three years, well illustrates the general situation of our Commonwealth in respect to the burden of insanity. Four years ago, before the enlargement of the hospital was begun, the average number of patients did not much exceed 400, although the wards were crowded. One-half its original dimensions have since been added to the structure. In three years these new wards have been filled up, and the hospital is now more crowded than before the enlargement, the number of patients at present being about 700. So great is the pressure upon public establishments for the insane in Massachusetts, that they are filled almost as soon as opened. Then, too, every new hospital soon becomes a reservoir of chronic insanity, and no doubt draws in patients from other States and countries, while collecting those which our own community furnishes. Only a small part of these patients are completely restored to sanity;* the rest are discharged unrecovered, unless they die in the hospital, or remain there as permanent residents. Hence the constantly accumulating mass of incurables in all our hospitals, even in those which discharge the greatest percentage of their patients as cured.

The superintendent of the Taunton Hospital does not seem quite prepared to admit this explanation of the large increase of chronic insanity in his establishment. He finds that 67 per cent. of those admitted before 1860, *not known* to have been in any other hospital, were cases of recent insanity; while of the cases since 1870, the percentage of recent insanity is but 49. Hence he infers that fewer recent cases than formerly are sent to the hospital. But his own figures show that there were never so many recent cases received at Taunton in a single year as he admitted in 1876. He received last year 241 patients who had been insane less than six months, while the annual average of such admissions in the 22

* At Taunton, in 1876, 123 recovered, out of 1,100 patients.

THE TAUNTON HOSPITAL.

years since 1854 was but 143. In no previous year have there been more than 200, and only that number since 1870.

Is there not, then, a more probable explanation why a larger proportion than formerly of chronic cases, *not known* to have been in any hospital, has lately been admitted at Taunton, than to suppose that the recent cases are purposely kept at home until they become chronic? Is it not apparent that, with an increased number of hospitals, the number of persons discharged without recovery has grown so large that there must be more chronic admissions? Many of those registered as "not known to have been in any other hospital," are afterwards found to be old hospital cases; and this is very likely to be so at Taunton, to an extent not suspected by the Superintendent. Speaking from an experience which now covers many years, and many thousand cases, we can say that there is no perceptible change in the readiness with which recent cases of insanity are committed to the hospitals, especially when the persons so committed are a public charge,—which is the case of more than nine-tenths of those sent to Taunton, as already stated.

The deaths at Taunton have been 98 during the past year, among a total of something more than 1,100 different patients, and an average number of 664. This death-rate is somewhat less, if computed on the whole number, than that at Worcester, and considerably less, if computed on the average number; but it is nearly double the death-rate at Northampton, where only 37 patients died out of an average number of 474, and a whole number of 620 different patients. Although there are other reasons for the great increase of deaths at Taunton, yet we cannot avoid the thought that the collection, under one roof, of so many insane persons, has diminished their chance of survival. Whenever more than 500 persons are thus aggregated, the death-rate almost invariably rises out of proportion to the number. The Willard Asylum for the Chronic Insane, of New York, is an apparent exception to this rule,—but there the patients are lodged in detached buildings.

THIRTEENTH ANNUAL REPORT, 1876.

In what has been said on a previous page concerning the Willard Asylum, the Superintendent of the Taunton Hospital seems to concur, and even goes a step farther than we have done, in recommending that both the curable and incurable should be treated at Tewksbury in buildings such as are provided for the incurable at the Willard Asylum. His words are :—

“Elevate Tewksbury out of a mere receptacle into the position of a state hospital. . . . We do not want a palace for this ; buildings substantially like the detached wards at Ovid, N. Y., with an executive building of moderate size and convenient access, with no expense for mere architectural display, would still afford *everything that is essential or really desirable for the treatment of the insane.*”

We are glad to find that Dr. Godding, like Dr. Earle, thus emphatically declares against the system of hospital palaces, which has proved such a useless burden to the tax-payers of Massachusetts. In regard to the buildings and method of treatment at Ovid, N. Y., a few passages may be cited from Mr. Sanborn's account of his visit there, in September last :—

“At the Willard Asylum, the buildings in which nearly 1,200 insane persons (chiefly paupers, and nearly all incurable) pass their lives, are scattered over a pleasant farm, a mile in length, in detached buildings, none containing more than 500, while the smallest contains but about 150. Instead of being cooped up within stone walls or in narrow yards, they have the range of this farm of nearly five hundred acres, and such of them as are able to work, assist in cultivating the soil, gathering the crops, and performing the numberless tasks that belong to a great colony such as this is. It is a colony, I mean, in the French sense ; that is, a rural community living upon its own land, and cultivating that, and resembles in some degree the famous ‘colony of Fitz-James,’ at Clermont, in France, where between 1,000 and 2,000 pauper insane have long been supported, and have contributed almost the whole cost of their maintenance by their farm labor. It is quite probable that Dr. John B. Chapin, the real founder of the Willard Asylum (although it bears the name of another physician, now dead), had the Clermont colony in mind while planning the establishment which he now directs on the shore

THE WILLARD ASYLUM.

of Seneca Lake. In many respects, however, it differs widely from its French prototype. It may also be called, as I believe it has been, 'the American Gheel,' though it is much smaller than that famous 'city of the simple' among the wastes of Belgium. It resembles Gheel more in its spirit and aim than in its circumstances; and it is, in fact, a well-managed hospital for the incurable insane, on a new plan, and with some remarkable advantages over the old system of hospital building and management.

"When our insane superintendents have been required to explain and defend the plan of their immense hospital palaces, they have laid great stress on the assumed fact that the insane patients in detached buildings could not be so conveniently visited each day by the resident physician,—as if this were reason enough for expending \$500,000 more on the buildings of a single establishment. But Dr. Chapin finds at his asylum that the patients in the detached buildings can be visited and cared for sufficiently by the resident physicians, although they live outside of a half-mile circuit. I will venture to say that they are as well cared for, in respect both to medication and diet, as the patients at Worcester, Taunton or Boston. I except Northampton, because there the diet of the patients is unusually good; yet the death-rate at the Willard Asylum shows that the patients are as successfully treated as even those at Northampton.

"Of the 1,173 patients whom I found at the Willard Asylum, 679 were women,—nearly three-fifths of the whole. Of the 500 men, but a small minority were able to do a day's work, and probably the majority of them can do little or nothing. The same is true of the women. Yet the whole farm is carried on chiefly by the labor of the men, while the women do most of the indoor work. The attendants are about as many in proportion to the patients as at Taunton, and the cost of maintaining the whole establishment will be this year less than \$175,000 for an average of about 1,050 patients. The counties pay three dollars a week for the board of patients, about thirty cents a week for clothing and breakage, while the State keeps the buildings in repair, and pays a few thousand dollars for the salaries of the chief officers. The whole cost is about three dollars and fifty cents for each patient, which is precisely what the State pays in Massachusetts for the board of its pauper patients at Northampton and elsewhere. . . . In my opinion, the Willard Asylum is too large, and I even doubt whether there is any economy in managing an establishment with more than 500 patients; but the usual evils of large institutions are not visible

THIRTEENTH ANNUAL REPORT, 1876.

at Willard, so well does Dr. Chapin keep his work in hand. There are, in fact, four separate establishments on this one estate; and when the new group of detached buildings is completed and occupied next summer, there will be five separate buildings or groups, capable of containing 1,450 patients. The farm is dotted with buildings, and looks like a manufacturing village rather than an insane asylum. The steward lives in a separate house, built of brick, and costing less than \$5,000, but far better for a family than the quarters usually assigned to such an officer in the hospital palaces which some superintendents delight to build. Several of the medical officers and other officers of the higher grade live in the detached buildings, and the attendants there take their meals among the patients."

(3.) *The Northampton Hospital.*

This establishment has been doing its appointed work in the past year in its usual quiet and effective way. Its current expenses have been a little less than in 1875, and, for the year ending October 1, 1876, were \$85,000, of which the State paid \$48,766, and the cities and towns \$27,510. The average weekly cost for each patient was a little more than \$3.50; but the support of each patient could hardly be furnished for \$5 a week, were it not for the well-managed farm and the methodical system of labor among the patients. In this way, a weekly price of board which might seem to be insufficient is made to furnish the patients with as many comforts as are ordinarily found in the most expensive hospitals. It is the opinion of Dr. Earle, the Superintendent, a very competent judge, that this weekly cost is sufficient, and that all necessary comforts and means of remedial treatment can be supplied to the insane poor in a well-equipped and well-managed state hospital for this price. He argues, therefore, and apparently with good reason, that the scale of expenditure contemplated in the Danvers Hospital is unnecessary, unwise, and consequently unjust towards the whole class of insane poor in the State, who must suffer from a too partial distribution of the public money. If too much is expended upon one portion of the pauper insane, too little will be paid for the rest. The whole argument of Dr. Earle in relation to this matter, and to the curability of the

INSANITY IN MASSACHUSETTS.

insane, is worthy of the most careful consideration of the Legislature and the public.

The Hospitals in General.

The Secretary's Report will give in more detail the facts concerning the three state hospitals now in actual operation. With the general results at these establishments, considering the difficulties under which they labor, the Commonwealth ought not to find fault, since it would be unreasonable to expect perfection while our methods of dealing with insanity are so imperfect in practical working, even when theoretically right. The plan of classifying the patients in the state hospitals, already presented in this Report, has been examined by the superintendents of these hospitals, and, in the main, seems to be acceptable to them, although several modifications in detail have been suggested. But beyond the question thus considered, there are others of a more radical and comprehensive kind, to which some attention may here properly be given.

A cursory survey of the present number, condition, and treatment of all the insane in the Commonwealth shows quite clearly the need of a systematic policy in regard to the whole number. Considering the expenditures that have been made in this department of public charity, can we claim those results in the way of recovery and improvement which we have been for many years taught to expect? If we examine into the history of any one of our state lunatic hospitals, we shall find that the percentage of recoveries has gradually grown less (in no instance larger), while, at the same time, the rate of mortality has steadily increased. There must be, of course, substantial reasons for such diminished success, but those usually given are not self-evident, nor wholly satisfactory. The whole subject should be thoroughly investigated. For years, and especially of late, all our hospitals have been so crowded as to defeat, in some measure, the chief objects for which they were established. Their present crowded state must be injurious to health, and may thus account, in part, for the higher rate of mortality in recent years. It

THIRTEENTH ANNUAL REPORT, 1876.

certainly prevents that classification of the patients which is indispensable for their most successful treatment. The reason why is apparent. Whenever the wards of a hospital are crowded beyond certain limits, there cannot be that attention and watchfulness in individual cases that a physician should give. The patients themselves feel that they are overlooked or neglected,—that their particular cases are regarded as unimportant or even hopeless, and, therefore, they will not use the requisite means for their own improvement, nor have faith in those that may be employed. With the insane, not unfrequently, it is their *state of mind* and its laws, even more than those of the body, which must be regarded, and upon which success depends.

Again, if we review historically the changes that have been made, from time to time, in the public provision for the insane, it is very evident that Massachusetts has not always been guided by a wise policy, or, indeed, by any well-settled purpose. In the location and construction of hospitals, there has not been enough foresight to secure all the requisite sanitary and social conditions. Sufficient regard has not been had, of late years, to the importance of *curative* treatment as such, neither have the laws of hygiene been always properly considered. In the opinion of the best judges, our hospitals have been too large, and have had so many inmates that neither superintendent nor assistants could do justice to them all. They have been allowed, very naturally, to fill up with a class of harmless and chronic cases, not able to be much benefited by hospital treatment. The question of making different and better provision in separate hospitals for this class has not been enough considered, and consequently the relations of one institution to another have not received sufficient consideration. By the plan proposed, something will be done to remedy this.

The whole treatment of insanity seems at the present time to be passing through a period of transition. In making provision for an increased number of the insane, and in filling up the new hospitals, much discrimination will be requisite, and new powers may need to be granted to this Board, or to

SUPERVISION OF INSANITY.

some commission specially organized. In order to make the most suitable changes and classification at all the institutions, no small amount of time and consultation is absolutely necessary. No superintendent or board of trustees in any one hospital can do this work. It must be done by some agency outside of the hospitals, coöperating with them and consulting for the interests of all as well as for each one. At present, no adequate provision is made for this work. It cannot be done by the Executive, nor will it be done by a committee of the Legislature. Neither is the Board of State Charities so organized at present as to do it in the best manner. This work requires special qualifications, such as ample leisure, large medical experience and a thorough knowledge of public institutions. There are many reasons why it could be carried on better in connection with the work now performed by the Board of State Charities than by some new commission, provided the necessary powers were given. From the time when the members of this Board commenced their visits to the lunatic hospitals, and entered upon the discussion of insanity in their reports to the Legislature, they have become every year more and more convinced that their powers were inadequate for the proper supervision and general management of the insane. Among the medical members of the Board who have given the subject the most consideration, there has been only one opinion: that the treatment of the insane, within and without the public establishments, would never be that which ought to exist, unless one or more persons were appointed for the express work of supervision. The late Dr. Howe, for so many years Chairman of this Board, than whom there could be no better judge, always expressed his opinion in favor of such supervision. And never was the importance of it more manifest than at the present time. At a conference of delegates from the State Boards of Charities recently held at Saratoga, after an earnest and full discussion concerning the treatment of the insane and the difficulties attending it, there was a general expression of dissatisfaction with the present state of things, and the following resolution was unanimously adopted:—

THIRTEENTH ANNUAL REPORT, 1876.

Resolved, That it is the sense of the members of the several Boards of State Charities present, that there should be one or more persons connected with each Board whose time and attention should be devoted wholly to the interests of the insane in each State, whether confined in institutions or otherwise provided for.

It is in the highest degree desirable that the hospitals and asylums in which the insane are maintained (whether for cure or restraint, or simply for support at the public expense), should enjoy the confidence of the public. Within the memory of persons now living, the American asylums did receive this confidence much more fully than was then true of the English asylums. Since the establishment of the English Commission of Lunacy (in consequence of flagrant abuses there), the English asylums have greatly improved, and now are viewed with less suspicion and distrust by the general public. Even in Massachusetts, where our asylums have been generally well managed, a feeling of distrust has sometimes existed, and this cannot fail to be increased by such abuses as those described at Tewksbury. Why should the American asylums have been losing the public confidence, while those of England and Scotland, once inferior to ours, have been gaining it? In the opinion of one of the most experienced and successful of the American superintendents (Dr. Butler, of Hartford), it is partly because our asylums have become overcrowded, and have not been subjected to the strict supervision long required by law in Great Britain. In Massachusetts, and we believe everywhere else, the hospitals and asylums which have had the most vigilant supervision are now the best, and stand highest in the public esteem.

III.—Pauper Establishments.

The State Almshouse at Tewksbury.

The capacity of this establishment has just been increased temporarily, but no permanent addition should be made, so long as it remains an almshouse. In spite of the closing of the other state almshouses (at Rainsford Island in 1867, at Monson and Bridgewater in 1872), the number of inmates

THE STATE POOR.

at Tewksbury has never, till this year, been so large as in the first five years of this almshouse, from 1854 to 1860. In fact, during its first seven months (in 1854), the number of admissions was about the same (2,193) as during the year ending October 1, 1876, when it was 2,100. In 1855, the whole number supported at Tewksbury was 3,150; in 1858, 3,586; in 1859, 3,026; and in 1861, 3,528. There were periods during the winters of 1857-8 and 1861-2 when the number of inmates at Tewksbury exceeded 1,200, and in the three state almshouses rose to nearly, or quite, 3,000. During the past year, the highest number at Tewksbury was but 1,042, on February 19, 1876, and the largest number at the three establishments (January 8, 1876) was only 2,082, of whom less than 1,550 were legally state paupers; 485 being Primary School children, and more than 50 being town and city paupers in the State Workhouse.

A comparison of these figures will show how considerably the number of state paupers has diminished since 1863, in proportion to the whole population of the State. The whole number of state paupers supported in 1858, at the four state almshouses, was more than 8,000, and in 1861 nearly 8,000; while in 1876, including all the inmates at Tewksbury, Monson, and Bridgewater, and the sick state poor relieved in their own towns, it did not exceed 7,000. The deaths at the four almshouses, in 1858, were 707, while in 1876 they have not reached 370 at the three existing establishments. The general result of causes operating throughout the State, for the last sixteen years, is a decrease of mortality among the the State's poor, including the children at Monson and the convicts at Bridgewater. Thus, with an average state pauper population in the four almshouses, in 1854-58, of 2,225, there were nearly 3,000 deaths in the five years, or an average of 600 in a year; while, with an average population of the State's poor in the same establishments of 1,680 in the six years, 1871-76, there were but 2,360 deaths in the six years, or an average of less than 400 deaths in a year.

Still, it is true, that a greater part of this diminished mor-

THIRTEENTH ANNUAL REPORT, 1876.

tality in recent years has concentrated at Tewksbury, preceded and accompanied, as it needs must be, by all forms of disease and debility. At Bridgewater, in 1875, the deaths of children under five were but 18 out of a total of perhaps 135; in 1876 they were 26, out of a total during the year of about 125, being about one in six for the two years. At Tewksbury, the deaths of children under five were 77 in 1874, 90 in 1875, and 98 in 1876, or more than one in four; yet the proportion of deaths, of all ages, to the whole population there, was last year but one in eleven, or much less than the year before, when they were more than one in nine (325 out of 2,849). At Bridgewater, they were but one in sixteen in 1875, and the same in 1876. For several years, in the early history of these establishments, the death-rate at Bridgewater was much larger than at any of the state almshouses. The lessened mortality there is due to several causes: to the greater skill and care of the physicians and nurses in recent years, to the small average number maintained in the establishment, and to the fact that the persons sent to Bridgewater from Tewksbury are above the standard of health which prevails in the State Almshouse. As the average number maintained at Tewksbury has been larger in 1876 than ever before, the diminished death-rate at Tewksbury must be in part owing to better sanitary arrangements, or to the greater skill of physicians and the care of the nurses. This is gratifying, and leads us to hope that next year the number of deaths may be still further diminished.

Mention has already been made of the improvement in the diet and nursing at the State Almshouse, and it may be well here to add the statements of the Resident Physician, Dr. Lathrop, in regard to the general condition of his patients. In response to inquiries of the Board, he thus wrote to the Chairman, on the 16th of October last, about six months after the legislative investigation closed:—

“I received July 15, a communication from Mr. F. B. Sanborn, then Chairman of the Board of State Charities, and subsequently the same from Mr. Sidney Andrews, Secretary of the Board, making

IMPROVEMENTS AT TEWKSBURY.

certain inquiries and suggestions. To these I am now able to make a more extended reply than I have done heretofore.

“ The matters referred to were mainly these : 1. The appointment of assistant physicians. 2. The appointment of nurses and attendants. 3. The diet. 4. Bathing. 5. Infants. 6. Registration ; and 7. The care of the dead.

“ 1. In accordance with the Act of the last Legislature, requiring the appointment of two assistant physicians, instead of one, as heretofore, I nominated July 14, Dr. George E. Putney, as first assistant physician, and Dr. E. Q. Marston, as second assistant, and they were at once confirmed by the Board of Inspectors. Dr. Putney had had experience as a physician in the Boston City Hospital, and Dr. Marston in private practice. Both of these gentlemen, previously unknown to me, were highly recommended by prominent members of the Faculty of the Harvard Medical School, as being well qualified for such a place as this, both by personal character and proficiency in study.

“ 2. Many changes have been made in the subordinates of this department during the past few months. It is believed that these changes have been beneficial, both as regards the discipline of the institution and the health of the patients. We expect shortly to increase the number of paid assistants in the asylum. This is not rendered any more necessary from the division of portions of the building into small rooms, but is thought desirable, in order to secure more personal attention to the patients themselves. There are now four attendants, and we propose to increase the number to seven.

“ 3. No very marked change has been made in the diet, except that butter twice a day has been furnished to the insane, and graham bread is supplied one day in the week to all the inmates.

“ 4. The bathing has at times been impeded by a deficiency in the supply of water. This difficulty, we hope, will be entirely remedied by improvements now in progress.

“ 5. The class of deserted infants, comprehensively known as ‘ foundlings,’ has received special attention, as regards the building in which they have been kept, the supervision of a matron specially employed, and the character of their diet.

“ 6. The system of registering cases, and noting the progress of their treatment, has been revised during the past year, so as to correspond with that in use in other well-regulated hospitals. These books show the main facts in the medical history of all the cases, and what treatment they have received.

THIRTEENTH ANNUAL REPORT, 1876.

“ 7. The dead, after being seen by the physician in attendance, are removed as speedily as practicable from the hospital to the dead-house, where they are in the charge of the superintendent.”

It will be seen that these statements relate to the matters mentioned on page xxii of this Report, and that they are satisfactory so far as they go. It is also gratifying to find that the annual expenses of the State Almshouse are rather less for 1876 than for 1875, though the average number of inmates has been larger by about 70, and the expenditure in the medical department has been considerably increased. It will no doubt be found practicable to make the condition of the inmates much better than formerly, without any considerable addition to the current expenses.

IV.—Schools.

(1.) The State Primary School at Monson.

This establishment has now existed more than ten years, and has received something more than 2,300 different pupils. The nominal admissions have been many more—about 3,100; but so many of these have been children returning or brought back from their places outside, that the true number, excluding 800 readmissions, is only about 2,300. The return of the older children, and the admission of those sent by the courts to the care of our Board, materially change the tone of the school, and also raise the average age of all the children, which is now above ten years, instead of a little less than nine years, as it used to be. The average number of persons at the Monson establishment, during the year ending October 1, 1876, was 515, somewhat less than the almshouse average used to be; but, since the opening of the Primary School, in 1866, there has seldom been a greater average number of pupils in that school than during the past year. Of the 246 new admissions, 54, or nearly one-fourth, were sent by the courts; the others, except a few truants, being transferred from the State Almshouse at Tewksbury. The average attendance in the seven schools was 389, of whom a little less than one-fourth, as usual, were girls.

THE BOARDING OUT OF CHILDREN.

The average number of inmates at Monson, during the calendar year 1876, was above 520, but the expenditure for their support and instruction has come within the annual appropriation of \$45,000. Indeed, if the cash payments into the treasury be deducted, the cost will not reach \$44,000, or about \$80 a year for each person. Of this average number supported in the Primary School, about 65 were children committed by the courts to the custody of the Board of Charities, the cost of whose maintenance was below \$6,000. Under the Act of last year, several of these children have been discharged and sent to their places of settlement; and the towns and cities are paying a portion of the cost of supporting those who remain, if they have town settlements, as in many cases proves to be the fact.

This Board has several times recommended a small appropriation to pay for boarding out in good families, under State supervision, some of the younger children transferred to Monson from the State Almshouse. It is desirable to place them out as young as possible, and in order to do this before the age of ten, a small weekly payment for a year or two is often required. We would renew this recommendation. The cost incurred would be small, and the effect would be to diminish the number congregated at Monson, which is now too large, and constantly increasing. It should never go beyond 500, and 400 would be still better. The schools are too crowded, and it may be necessary, during the winter, to occupy another school-room, and employ another teacher. Any reasonable expense required for the instruction of these poor children, while they remain at Monson, should be freely granted by the State; but the effort should constantly be made to shorten their residence in the school, by finding homes for them in good country families.

The number of deaths at Monson for the past two or three years, or since the establishment has averaged about 500 inmates, has been much larger than usual, and steadily increasing. In 1874, with an average number of 481 persons, there were 18 deaths; in 1875, with an average of 496 persons, 23 deaths; and in 1876, with an average of 515 per-

THIRTEENTH ANNUAL REPORT, 1876.

sons, 32 deaths. Of this large number, only 12 were pupils in the school proper, while 17 were infants too young to profit by the school instruction. Although the death-rate at Monson is even now much less than at Tewksbury or Bridgewater (as it should be), and though most of the deaths last year were in consequence of an epidemic, which perhaps could not be guarded against, yet it is evident that more care should be taken for the health of the Monson children.

The success of the Primary School under its present management is much impaired by an unfortunate controversy, of long standing, between the Superintendent (Dr. H. P. Wakefield) and the Inspectors, which culminated last spring in a public investigation before the same legislative committee that had previously investigated the abuses at Tewksbury. The Board of State Charities, both before and after the legislative inquiry, used its best efforts to reconcile the conflicting authorities, feeling sure that on both sides the good of the Primary School and of the State was sought. The Superintendent, an experienced, able, and honest officer, has done good service in managing the external affairs of his establishment; while his wife, as Matron, has performed more than her share of the internal supervision and labor, with a diligence and unsparing devotion of her time and thoughts which deserve special commendation. On the other hand, the Inspectors, rightly esteeming their office to be an important one, and not a mere appendage for the Superintendent's convenience, have closely attended to their duty, and have found fault with the Superintendent when they thought him exceeding his powers, or inattentive to some of his many duties. They have pointed out, privately and publicly, certain defects in the management of the Primary School which ought to be corrected, and some of which have been corrected under their criticism. This state of things was disclosed at the legislative inquiry, as it had already become known to the Board of Charities, and the committee, without attempting to apportion praise or blame in the matter, advised the Legislature to leave the decision to the Governor and Council. Yet, when the annual reports appeared, seven months later, the contro-

THE STATE PRIMARY SCHOOL.

versy was still unsettled,—the Inspectors, in their report, declaring in substance that the Superintendent was an unfit person to hold his office, and that certain subordinate officers had been retained against their vote, and at salaries which they considered too large. The Board of Charities had in the meantime attempted a compromise between the conflicting claims of the Superintendent and the Inspectors, by which each side was to yield something, and the work of the institution was to go on without friction. At first, both sides seemed to agree to this; but the Board being without power to enforce its wishes in the matter, and the Governor and Council not exercising their power, the conflict was renewed, and grew worse. It can only be ended now, in our judgment, by the retirement of the Superintendent or of the Inspectors. Within certain limits, a controversy of this kind improves the management of a public establishment, by making all its officers more attentive to their work. But this stage has long been passed at Monson, and the Primary School is suffering by the prolongation of an unseemly dispute which can best be terminated by the withdrawal of one party or both.

The Primary School grew out of an almshouse, and has always suffered, both in the public estimation and in its own internal management, from that circumstance. It needs for its superintendent a person gifted by nature and fitted by experience for the training of children; a man who will not only see that the instruction of the poor boys and girls under his charge is properly conducted, their comfort and sanitary condition tenderly cared for, and their labor well organized, but who will use "all diligence," as the law of 1866 enjoins, "to provide suitable places in good families for *all* such pupils as have received an elementary education." This part of the superintendent's duty has, of late, been left unperformed, nor has the Visiting Agency, which assumes to do the same work, had such access to the pupils in the Primary School as is necessary to provide them with places in the best families and in the best manner practicable. Of all the officers connected with the Visiting Agency, Mr. Fisk of Palmer has

THIRTEENTH ANNUAL REPORT, 1876.

the most experience and the best facilities for disposing satisfactorily of the Primary School pupils in families. Having been an inspector of the Monson establishment for many years, and a Visiting Agent from the first appointment of such an officer in 1866, and having a personal acquaintance and local familiarity in the five western counties, which gives him great advantage in the selection of places for children, his services should have been employed to the fullest extent. Yet, in consequence of the conflict of authorities at Monson, Mr. Fisk, though living within a mile of the Primary School, has of late years seldom visited it, nor has he had access to the children suitable for placing out, except in a roundabout way, under instructions from Boston, and with many hampering conditions. Thus this important work of placing out children has been done at arm's-length, as it were, and though the Inspectors have lately been attempting to improve this state of things, they have not had the desired success. In any change hereafter made in the government of the Primary School, this feature of the situation ought not to be overlooked.

In justice to the present Superintendent, this Board may further say that he has managed the financial interests of his establishment with honesty, diligence and economy. He found it in bad condition when he took charge in 1868; he made great improvements, both in material and sanitary aspects, and he has devoted himself to its interests with zeal and fidelity. His excellent management of the farm, now one of the best that the State owns, deserves special commendation. He has sometimes carried frugality to the verge of parsimony, or beyond, and he has not, of late years, appeared to have that close concern for sanitary improvement which was at first manifest. On the other hand, the Inspectors, having among them a medical gentleman of much experience in public institutions, have paid stricter attention to sanitary matters than is usual with the boards of inspectors and trustees which are appointed to regulate our public establishments. The recommendations of the Monson inspectors, in regard to the sanitary, educational and moral interests of the

THE ENLARGEMENT OF WESTBOROUGH.

Primary School, seem judicious, and most of them important. In regard to the employment and payment of subordinate officers, they have, perhaps, been too exacting, nor have they done full justice to the wise economy of the Superintendent.

(2.) *The Westborough Reform School.*

The additions lately made to the great structure at Westborough, now nearly completed, give it much the appearance that it had in 1859, before the fire which destroyed nearly half of the establishment as it then stood. For a few years before the fire, there had been 700 boys or more at the School in the course of a year, and the average number in 1858 was nearly 600. Should the new building fill up, there would soon be 550 boys, and the number in the course of a year would probaby rise again above 700. The whole number of different boys at Westborough, during the year 1876, was about 500; and permanent places were found in families, of their relatives or other persons, for a little more than 100 of these. Only *one* of these was indentured, while 84 were released on probation, generally to their parents. The finding of places is left almost wholly with the Visiting Agency, which obtained only about 50 places other than their own families for the 160 boys released during the year. In most cases, too long a time intervenes between the placing out on trial and the formal agreement under which the boy serves; nor is the information derived from the Agency regular or frequent. The number placed out during the year from the Reform School being nominally 132, more than two-thirds of them returned to their own families on probation. The present number of boys in the School is 370, which will be largely increased after the new buildings are opened in 1877.

The Trustees, in their last report, make some explanations and statements concerning their enlargement of the buildings, which should here be noticed. They say, with much frankness, "Of course we cannot be absolutely certain that the expense will be kept within the appropriation," which now stands at \$115,000. A year ago, when the appropriation was but \$90,000, our Board said, "It does not seem probable that

THIRTEENTH ANNUAL REPORT, 1876.

the work the Trustees have commenced can be finished for less than \$120,000." We infer from their present statements that the cost will exceed that amount, although they have practised an economy in their outlay which is seldom seen in the construction of public buildings. When they are prepared to make a final report on the whole cost of building and furnishing, the Legislature and the public will be able to see how much they have exceeded their first appropriation of \$90,000. Had this been granted with a clear understanding on the part of the Legislature that it was to be expended in providing quarters for 200 more young men in the establishment endowed by General Lyman for a very different purpose, this Board would still protest against it. The enlargement of 1853, made after General Lyman's death, and in direct contravention of his wishes (although, by a breach of trust, which is, unhappily, only too common, \$50,000 of his bequest was taken to pay for it), proved to be an injury to the Westborough School. We have no doubt the present enlargement will also prove injurious. The Trustees admit that "General Lyman thought there should not be more than two hundred boys in one building"; but they now say that the four or five hundred boys, for whom they have provided quarters, will be "in two buildings, essentially distinct." They admit that General Lyman said boys over fourteen ought not to be sent to Westborough, "because, if they have been for some time in a vicious course, they become, by fourteen or fifteen, hardened,—*bad themselves, and fit to make others bad.*" These were the words of the generous founder of the State Reform School, from whom the Trustees also quote this: "When the probability is very strong that a boy is not susceptible of reformation, he should not be admitted, because the probability is greater *that he will do harm to others than that he will derive benefit himself*"; and they quote in both cases with seeming approval. They may well do so, for General Lyman was a person of long experience in the training of boys, and what he said was true and wise. Yet now the Trustees have built a structure in which they not only propose to receive boys up to the age of *seventeen*,—"the hardened and the

CONGREGATING YOUNG OFFENDERS UNADVISABLE.

desperate," "bad themselves, and fit to make others bad,"—but also to detain these hardened offenders until they are nineteen, twenty, or twenty-one years old. In short, they propose to convert the boys' reformatory, which the wise and kindly founder thought he had established at Westborough, into a juvenile prison, almost as large as the old State Prison at Charlestown. Against such a perversion of trust, such a departure from the settled and enlightened policy of separating rather than of massing together young delinquents, the Board of State Charities has always protested, and no doubt always will. The experiment of congregating them together, to the number of five hundred, no matter with what ingenious devices of "separate school-rooms, separate dining-rooms, sleeping-rooms and workshops," has never been successful for any long time, and it never can be. Nature and experience are against it; and why should the Westborough authorities, of all men in the world, seek now to contend against nature and experience? The ruins of the great structure of 1863, which only stood six years, and was then burnt to the ground by one of its inmates, ought to have warned them, as they were building upon the old crumbling foundations, that their own experiment cannot succeed. Its pecuniary cost is the least of all the arguments against it, but the money thus expended is worse than wasted. A prison for the hardened and desperate should have been built with it elsewhere, and the bequest of Lyman should have been left to do its work according to his own wishes and policy.

Some criticism of the buildings in points of detail seems called for. The new hospital is needlessly large, and so inconveniently located, in respect to sunlight and air, as to excite the surprise of visitors who know what the modern requirements are in hospital building. No doubt an increase of number at Westborough adds much to the risks of disease there; but why make provision for so many invalids? The rooms designed for the officers occupy more space and have a better location, in comparison with the arrangements for the pupils, than seems proper. It is a very common practice (but not more commendable on that account) to build public

THIRTEENTH ANNUAL REPORT, 1876.

establishments as if the convenience, and even the luxury, of the officers were the first thing to be considered. In the Women's Prison, at Sherborn, the opposite and the true plan has been followed,—giving the inmates the first thought, and lodging the officers where the best performance of their duties requires them to be. The new Westborough building is not so objectionable in this respect as the new State Prison and the new lunatic hospitals are; but it would have been better to follow the plan pursued at Sherborn.

On the 1st of November, 1876, the Westborough Reform School completed its twenty-eighth year of active operations. During this period, commencing November 1, 1848, it has received something more than 4,620 boys, and finally discharged about 3,620. Of the other thousand, about 360 were remaining on the 1st of November, 1876, and nearly as many more were either living with their parents or relatives on probation, were in other families under agreement or indenture, or were known to be taking care of themselves. At the request of this Board, the Superintendent last year made an examination of his books from 1848 to October 1, 1875, in order to see what had been the number of pupils from the beginning, and what had become of them. It then appeared that the whole number of different boys committed, up to October 1, 1875, was a little more than 4,500 (nominally 4,512), of whom about 3,000 were sent there in the fourteen years before November, 1862. The number committed from 1862–1876 has been but little more than half as many, or something above 1,600 boys. The largest number of commitments seems to have been in 1858,—271; the smallest in 1860,—only 26. Since 1865, when 100 boys were committed, the yearly number has been less than that but once, in 1870, when 97 boys were committed. The average annual number of commitments for five years past has been about 125; for the whole 28 years, about 165. Of the 4,512 boys committed before October 1, 1875, 4,159 had been discharged or allowed to go forth. But of these, 68 had died at Westborough, so that only 4,091 boys were to be accounted for as reformed, improved, or incorrigible. Only 3,067 of this

RESULTS OF THE REFORM SCHOOL.

number (about 75 per cent.) had been heard from by the authorities since leaving Westborough, of whom 1,996 are recorded as good members of society (not quite two-thirds of those heard from, and less than half of those who have gone out), while 432 are known to have been bad, and 563 doubtful members of society. Of those heard from, 256, or eight per cent., are known to have been in prison, 130 were sent back to Westborough by the courts, and 372 were returned by their masters or guardians for bad conduct. The Trustees ordered back 102 more for having left their places, and 188 returned voluntarily from their places. Those who are known to have remained during the whole term of their indenture (out of 1,831 indentured or placed on trial in families) were but 342. About one-seventh of the 4,091 discharged (583) served for a time in the army or navy,—most of them during the civil war. Only 324 boys served out their sentences at Westborough, and 3,250, not otherwise removed, were allowed to go out before their sentences expired. Five hundred and ninety-three of the whole 4,091 have revisited the School, and 1,686, or a little more than a half of the 3,250, were reported as being visited by officers of the School, or by the Visiting Agent. On the 1st of October, 1875, the sentences of about 1,100 of the whole number committed (4,512) had not expired; and 763 of these boys were outside the Reform School. The whereabouts of only some 400 of these 763 boys were definitely known; but many are in prison,—among them Jesse Pomeroy, now serving out a life-sentence for murder. Many others have proved as incorrigible, though not so conspicuously so as the Pomeroy lad; and it seems probable that no less than a tenth part of all the boys who leave Westborough become habitual criminals, at least for a few years. Of those actually reformed and saved, the number can only be estimated, but it probably exceeds 50 per cent., and may possibly reach 70 per cent. of the whole number. The rest remain in an intermediate condition between honesty and vice.

Boys much worse and more hardened than formerly are now committed to Westborough, and their reformation is

THIRTEENTH ANNUAL REPORT, 1876.

naturally more difficult, for this reason, than the reformation of such boys as went there ten years ago. Probably the discipline of the institution itself was never better than now, though it suffers in some respects from overcrowding. This is due, not to any great increase in commitments, but to fewer discharges, and more frequent returns from place of those who go out on trial. The average number of new commitments yearly, since 1848, has been 165; but for 1876 it was only 133; for 1875, 128; and for 1874, but 113. The recommitments and returns from place, etc., were 38 in 1876, 50 in 1875, 75 in 1874, and 86 in 1873. In the four years, there were 249 recommitments and returns, and 510 new commitments. In the three years, 1866-7-8, there were only 144 recommitments, or 48 a year, while lately there have been 62 in a year. It is in consequence of this increase, chiefly, that the number remaining at Westborough has gone up from 311 in 1873 to 370 in 1876.

Closely connected with this frequency of return to the School, is a change in the manner of releasing boys. Up to October, 1863,—that is, for fifteen years,—the majority of boys who went out were either indentured or placed in a family under a long agreement. During that period, 1,283 boys were indentured, or about 85 a year, and only 141 were placed on probation with their friends,—less than one-tenth. But for the past few years, nearly two-thirds of all the boys released have been placed “on probation” with their parents or friends. One effect of this is to concentrate the released boys in cities and large towns, from which they originally were sent. Ten years ago, less than one-fourth of the released boys were in cities; now about three-fifths of them are there. They are, therefore, more exposed to temptation, and come before the courts in large numbers. Many of them, in fact, are practically incorrigible, and find their way to the state prison in this or the adjoining States.

The average number of boys at Westborough rose rapidly from a little more than 100 in the first year (1848-9) to 590 in 1858, then fell gradually to 268 in 1862, rose once more to 326 in 1866-7-8, then fell to 266 in 1872, and has since

THE COST AT WESTBOROUGH AND LANCASTER.

risen to 336 in 1875, and to 348 in 1876. Probably the constant average number since the School was opened, in 1848, has been not far from 350, and the net weekly cost of each boy during that time about \$2, or \$100 a year. The net expenses have been less for each boy during the past few years than at any time since the fire of 1859, and the cost to the State does not now quite reach \$100 a year, after deducting what the cities and towns pay, and what is received for labor and from sales. The net cost of maintaining and educating each boy there is now about \$2.50 a week, of which the municipalities pay a fifth part, while the income of the Lyman fund pays a few cents each week. This is about 75 cents a week more than the cost at Monson.

(3.) *The Industrial School at Lancaster.*

As at Westborough, so at Lancaster, the class of pupils received of late years is older and more hardened than formerly. The number of actual reformatations which take place cannot be estimated at more than half of all who come under instruction; but much good is done in many cases where the girl is not completely reformed. The cost of the School is considerable, but was less for each pupil last year than in 1875, the average number having risen in the meantime from 85 to 122. The buildings are now full, and seem likely to remain so; they have a capacity for about 130 girls, with the matrons, teachers and domestics necessary, although at some times 150 have occupied them. They have cost, with the land, furniture and improvements up to this time, not far from \$95,000; while the State has paid for current expenses during the past 20 years not far from \$400,000, or an average of about \$20,000 a year. The average number of girls maintained at Lancaster has varied from 50 in the first year to 145 in 1870; in 1875 it fell to 85; but the constant average for 20 years now stands near 120. The average weekly cost has been about \$3, or above \$150 a year. The whole number of girls received has been about 975, of whom 135 now remain in the School, and nearly 70 are in

THIRTEENTH ANNUAL REPORT, 1876.

families under indenture. Most of these girls, even when they go back to their own parents, are held under written agreements, a prudent usage, which does not appear to prevent the finding of places in good families, and which might well be extended in the other schools. It may be noticed that the whole number of girls sent to Lancaster is less than one-fifth of the number of boys committed to the two State Reformatories, in the same period of 20 years. The average age of the girls committed in 1876 was about 14½ years. Ten years ago, the average age was but about 13 years. The average period of detention at Lancaster is from 2½ to 3 years; but not a few of the pupils remain until they are 20 or even 21. Within the past year, many of them have been employed in gardening, and their labor has been somewhat more systematic and remunerative than formerly. The present superintendent has continued his work with diligence and ability, and the high standard of instruction and discipline has been maintained.

The appropriation for the Lancaster School, in 1876, was \$28,300, of which \$22,000, or more than three-fourths, had been expended in the month of October, so that a deficiency is likely to occur in the last quarter of the calendar year, the amount of which is estimated on a subsequent page. The average weekly cost of each pupil is estimated by the Superintendent, for the year ending October 1, 1876, as \$4.13. Both here and at Westborough, under an Act of last year, the amount due from cities and towns (\$1 a week for pupils who have a legal settlement) is now collected by the General Agent of this Board, reducing to that amount the cash account of the treasurers of the State Reformatories. The sum which will be thus collected for the current year, will probably be larger than last year.

(4.) *The Idiot School.*

This establishment is now counted in the class of state schools under the Board's supervision, having heretofore been regarded as a private institution, aided by the State. This no longer seems proper, now that the main part of its income

THE IDIOT SCHOOL.

is derived from the state treasury, and a great majority of its pupils supported by the State. It would be well if the towns and cities were required to do more for this class of the public dependents. Whether supported by the municipalities, or by the Commonwealth, the Idiot School is too important a branch of our charities not to be freely sustained. Its founder, Dr. Howe, gave some of the last hours of his public employment, a few weeks before his death, to its examination; and since his death, it has been very properly placed under the supervision of his friend, Dr. Jarvis, who, from the first, has been one of its best supporters. The number of its pupils, and the general facts concerning its management, will be found in the Secretary's Report. We would also refer the Legislature to the annual report of the Trustees and other officers of the School, which now needs, more than formerly, the sustaining hand of the State, since it has been deprived of the care which Dr. Howe so long gave to it, without compensation. It has lately been found necessary to employ an assistant superintendent, and the time is not far off when a paid superintendent must devote his whole time to the pupils and to the material interests of the School. This will increase the annual cost, which, in comparison with that paid for the same number of beneficiaries at some of the public establishments, no doubt appears large. It must be remembered, however, that the instruction and training given to these feeble-minded wards of the State is all-important to them and to their families, though its results will often seem small, if compared with what can be done for children of sounder intellects and healthier development. Something must also be allowed for the reflex action which this noble charity exercises on the other public charities with which it stands connected. It is an outgrowth of pure humanity, and must not be judged solely by its balance-sheet. The Commonwealth can better afford to economize elsewhere, than to take from these children of darkened intelligence the sole opportunity they are likely to have of improving their condition.

THIRTEENTH ANNUAL REPORT, 1876.

VI. PROCEEDINGS AND EXPENSES OF THE BOARD IN 1876.

The only change in the membership of the Board was the retirement of Mr. F. B. Sanborn, its first Secretary, and recently its Chairman. His term of office expired in October last, but he had previously resigned his chairmanship, in the following letter, which was communicated to the Board at its meeting, September 15, 1876.

STATE HOUSE, BOSTON, September 4, 1876.

To the Board of State Charities :

GENTLEMEN,—When you did me the honor, nearly two years ago, to choose me Chairman of our Board, I accepted the position, as you will remember, but temporarily, proposing to resign it at the earliest opportunity. Circumstances since occurring have prevented me from carrying out this purpose, the business of the Board being such that no member had a right, in my judgment, to decline his share of it. But now that the more important work left on our hands at the resignation of Dr. Howe has been mainly accomplished, and particularly the reformation and reorganization of the State Almshouse at Tewksbury, it seems to me that I may without impropriety retire.

I therefore resign the office of Chairman, with thanks for the honor conferred upon me, and for the cordial support which the Board has given me in that position.

Your obedient servant,

(Signed)

F. B. SANBORN.

Mr. Edward Earle was chosen to succeed Mr. Sanborn as Chairman, and was reelected for the year, at the annual meeting of the Board, October 4, 1876. The following vote was passed September 15 :—

That, in accepting the resignation of its Chairman, Mr. F. B. Sanborn, the Board desires to record its appreciation of the service he has rendered to the Commonwealth in that capacity, and to bear witness to the great intelligence and experience he has brought to the discharge of his duties, and the zeal and unwearied diligence which he has lent to their performance.

VOTES CONCERNING THE STATE ALMSHOUSE.

The number of meetings of the Board during the year has been twenty-eight. Several of these were held in connection with visits to the state establishments, the number of such formal visits during the year having been ten. Visits by the Chairman, Secretary, General Agent, or some member of the Board, have been much more frequent, amounting in all to fifty or sixty at least. There were passed, from time to time, many votes concerning the regular business of the Board, approving the schedules of small-pox bills submitted by the Special Agent; admitting, discharging, transferring, indenturing, etc., inmates of the institutions and wards of the State, according to law; allowing the towns of Malden, Mattapoisett, West Newbury and West Springfield, and the cities of Holyoke and Haverhill, to make use of the State Primary School for the confinement of truants, etc. The more important votes of the Board, not already cited, have been as follows:—

1. Concerning the Tewksbury Almshouse.

(*Jan. 5, 1876.*) That the Chairman be authorized to communicate with the Legislative Committee on Public Charitable Institutions, when appointed, expressing the willingness of the Board to meet the committee at its convenience, in relation to the charitable interests of the State, and the recommendations made by the Board in its Annual Report.

(*Feb. 2, 1876.*) That the Executive Committee be directed to draw up and present to the Board a statement covering such facts and charges relative to the management of the State Almshouse as have come to the knowledge of the Board.

(*March 10, 1876.*) *Voted*, 1. That a committee, consisting of the Chairman, Dr. Allen and Mr. Donnelly, be instructed to prepare a draught of a communication, with recommendations, concerning the State Almshouse, addressed to the Governor, and submit the same at the next meeting of the Board, and that the report of the Executive Committee presented by the Chairman be referred to this committee.

2. That the Board ask His Excellency the Governor carefully to consider whether the administration of the State Almshouse ought not to be changed.

3. That, in communicating the above vote to the Governor, he be informed that the Board are preparing a statement covering

THIRTEENTH ANNUAL REPORT, 1876.

the whole subject, which they will hereafter present to His Excellency.

(*March 23, 1876.*) That the communication to the Governor, this day submitted, with its recommendations, be adopted by the Board, and that the Chairman and Messrs. Allen and Donnelly be a committee to present the same to His Excellency, to confer with him, and to receive from him any communication concerning the matter therein referred to.

(*April 7, 1876.*) That the expenses incurred by the Chairman in the late hearing before the Committee on Public Charitable Institutions, respecting the management of the State Almshouse, be referred to the Executive Committee, with full power to audit and approve the same.

(*May 3, 1876.*) That the Visiting Agent be requested to inform the Board what cases of so-called "nominal admissions" to the State Almshouse and other institutions have been made through his instrumentality, when or where they came under his control or care, with their names and residences, and what disposition has been made of them.

(*June 7, 1876.*) That the General Agent be instructed to make no transfers from the state lunatic hospitals to the Asylum for the Insane at Tewksbury, unless there be furnished him, in connection with the mittimus, a brief of the medical history of each patient, for delivery to the Superintendent of the Tewksbury Almshouse.

(*June 7, 1876.*) That the General Agent furnish the authorities of the Asylum for the Insane access to any information in his possession that will be of use to them in completing the medical record of persons heretofore transferred to said asylum.

(*July 5, 1876.*) That the Chairman be requested to prepare the sections of the report [of the Board] relating to the late investigation of the State Almshouse, the subject of insanity generally, and the erection of state hospitals for the insane.

(*August 7, 1876.*) That in the opinion of the Board, such an emergency as is contemplated in section 3, chapter 45, Acts of 1872, has arisen because of the crowded condition of the State Almshouse, and therefore the General Agent is hereby instructed, at his discretion, and as soon as may be, to remove to the pauper department of the Monson institution, the Poles now at the Almshouse, thirty-six in number, and also to remove, not exceeding one hundred persons, from the Almshouse to the Bridgewater institution, these removals being solely for the purpose of support while the emergency at the Almshouse continues.

THE CASE OF MARY ANN MARTIN.

2. Concerning the State Workhouse and State Primary School.

(May 10, 1876.) That in all cases where children are sent to the State Workhouse by a magistrate's order, verbal or otherwise, because of their mothers being detained there as convicts, said children shall be received and provided for by the master, and registered as state paupers supported at the State Workhouse.

(June 7, 1876.) Whereas, on our late visit at the State Primary School, Monson, an unusual number of children were afflicted with sore eyes; and whereas, it is understood that this disease is liable to be very much increased, if not perpetuated by contact, by a want of pure air and proper use of light, as well as suitable exercise of the eyes and the whole body; therefore—

Resolved, That we suggest to the Superintendent to apply at once such sanitary and other means as are best calculated to check this disease, and eradicate it as far as possible from the institution.

(September 15, 1876.) That unless the case is clearly of an exceptional character, the Board will not discharge from the State Workhouse any person transferred thereto from the State Reform School or the State Industrial School; but when it appears that longer confinement in the Workhouse is inexpedient, the Board will, in its discretion, on application or otherwise, re-transfer to the Reform School and the Industrial School respectively, that the trustees of the institution to which the person was originally committed may have an opportunity to act on the question of granting a discharge.

(September 15, 1876.) That the sum of two dollars per week be fixed as the price to be paid for the support at the State Workhouse of persons transferred thereto from houses of correction by the Commissioners of Prisons, under the provisions of chapter 96, Acts of 1876.

3. Concerning the Visiting Agent.

(March 1, 1876.) That Mary Ann Martin be placed with her father in Somerville, and that the Visiting Agent cause a settlement to be made in accordance with former agreements, and return Mary to her father.

(May 10, 1876.) That the names omitted from the nomination list [of the Visiting Agent] be not at present confirmed, but that a

THIRTEENTH ANNUAL REPORT, 1876.

vacancy be kept in the Visiting Agent's department for the appointment of a suitable woman to visit the children placed in families.

(*May 10, 1876.*) That in withholding its assent to the employment of certain officers in the Visiting Agency, the Board is actuated solely by the desire to reduce the expenses of said Agency, especially in the matter of attendance on courts, believing that said attendance in a majority of cases is unnecessary.

(*August 2, 1876.*) That the Visiting Agent be requested to inquire into the history of the case of Mary Ann Martin since her delivery into the custody of her father, and to report to this Board, at its next meeting, in writing, all the information he can obtain regarding her leaving her home, and where she may have been since, and her present residence, together with a statement of what action he and his deputies have taken in the case since March last.

(*August 7, 1876.*) To refer the letter [of the Visiting Agent] and other papers in the case of Mary Ann Martin to the Executive Committee, with directions to inquire into the matter, and report at the next meeting of the Board, with such recommendations as they deem proper.

(*August 16, 1876.*) That Mary A. Martin be placed in charge of Mr. Gordon M. Fisk till the further pleasure of the Board is made known.

(*October 4, 1876.*) That on or before the 12th instant, Mr. G. M. Fisk return Mary Ann Martin to the Temporary Home at 6 Oak Place, Boston, and, when so returned, notify her that she is discharged from the custody of this Board.

(*November 15, 1876.*) That the action of the Visiting Agent in counselling the withdrawal of Mary Ann Martin, a ward of the State, from her father's house, where she had been placed by order of this Board, was in the highest degree censurable, open to misconception as to motive, and certain to place the Board in an equivocal position before the public.

(*September 15, 1876.*) That Mr. Sanborn and the General Agent be a committee to confer with His Excellency the Governor and the Honorable Council, and thereafter to report to the Board, in reference to payment for the services of George H. Hull and George H. Tilton in the office of the Visiting Agent, whose services the Board, pursuant to the authority given it in section 1, chapter 350, Acts of 1870, had decided were not required, together with the probable continuance of said persons in said office.

PROCEEDINGS OF THE BOARD.

4. *Votes concerning other Business.*

(*March 1, 1876.*) That a leave of absence of sixty days be tendered to the Secretary.

(*August 2, 1876.*) That the Chairman and Dr. Allen be requested and authorized to represent this Board at the conference of Boards of Charities to be held at Saratoga.

(*October 4, 1876.*) The Executive Committee is hereby authorized to place in the pauper department of the institution at Monson, for a period not exceeding one month, any child or young person above the age of sixteen years for whom temporary provision must be made, provided such person shall have been a pupil of the State Primary School put out in place and never removed from the school by order of this Board. When such person can be more properly provided for at the State Almshouse, the General Agent of the Board shall take such steps as may be necessary to secure admission thereto. Action by the Executive Committee under this vote shall be reported at the first meeting of the Board thereafter.

Several of the topics to which the above-cited votes relate, have already been sufficiently discussed in this Report; but it is proper to mention, in regard to other votes, the circumstances which led to them, and the consequences thus far resulting. The vote of March 1, placing Mary Ann Martin, a girl committed to the Board's custody, under the care of her father, was passed in consequence of an agreement long before made, that when she reached the age of eighteen, and had completed her term of service in the family at Chester, where she had been placed, she should return home and try the experiment of living once more in her father's house. All the persons interested had accepted this agreement, which was according to customary usage and the natural obligations of filial and parental duty. The Visiting Agent was expected to visit and report upon the case, and for this purpose retained the girl's name upon his list, which would not have been his duty had she been discharged in March as she was in October. Instead of reporting to the Board, however, when circumstances seemed to make it desirable that some other place should be found for her, the Visiting Agent, without the knowledge of the Board, assisted her to return to her former place, in

THIRTEENTH ANNUAL REPORT, 1876.

Chester, without communicating that fact to her father, to whom the Board had committed the legal custody of the girl. The father complained to the Board; whereupon the Visiting Agent at first, and for several days, denied any knowledge of the girl's place of abode, although, as it soon appeared, he might have known where she was, since he or his deputy had sent her there. The parents and friends of the girl being of one church, and the family to which she had returned being of another, the rumor at once began to spread that she had been made a proselyte, and that the state authorities were concealing her from those of her own church, who desired to retain her in the faith of her parents. This account of the affair was given in the newspapers, and but for the immediate action of the Board, a religious controversy might have grown out of the course taken by the Visiting Agent. It having appeared upon full examination of the persons interested, including the girl herself, that she was able to earn her own living, and no longer needed the guardianship of the State, she was discharged from custody in October last, and the vote of censure on the Visiting Agent, above recorded, was passed November 15, in order that his course might not be used as a precedent in future.

The votes concerning the confirmation and employment of certain deputies of the Visiting Agent resulted in an appeal on his part to the Governor and Council, which will be mentioned hereafter. So far as the Board is concerned, all responsibility for the employment of a large force, at an expense for which the State receives no proper equivalent, has been refused.

The communication to the Governor, mentioned in the vote of March 23, 1876, was placed in his hands on the 27th of March. No final reply having been received, it has not been thought proper to print the correspondence in the present Report.

EXPENSES OF THE BOARD OF CHARITIES.

Expenses of the Board and its Departments.

The detailed statement of the persons employed, compensation paid, and other expenses incurred in the work of the Board and its departments for the calendar year 1876, will be found in the Appendix. It will be noticed that these expenses fall short, in the aggregate, of those for the year ending October 1, 1876, as well as of the aggregate for 1875, which, as finally made up, was \$45,822.38, or, deducting the General Agent's collections, \$29,548.70. The aggregate for 1876 was \$45,218.47; namely, for the Board's expenses, \$967.91; for the Secretary's department, \$8,008.87; for the General Agent's, \$12,991.42;* for the Visiting Agent's, \$14,625.94; for the Special Agent's ordinary expenses, \$6,026.10, and for his expenses in small-pox cases, \$2,598.23. Besides these amounts, \$9,997.12 has been paid by the General Agent for the transfer and removal of paupers; about the same sum that has been thus expended annually for twenty years and more. In Schedule B, on another page, the appropriations for the Board of Charities and its departments are given as \$41,500, and the expenses as \$36,594.06, exclusive of the Special Agency, for which no specific appropriation is made, but including something more than \$1,500 in the Visiting Agency, disallowed by the Board. The collections made by the General Agent and paid into the state treasury during 1876 were larger than usual, being \$21,961.29; and this sum, deducted from the aggregate expenses above stated, leaves a net cost of \$23,257.18,—less by \$6,291.52 than in 1875.

The Board began in 1863 with two departments, or bureaus; these were increased to four in 1869 (when the Visiting Agent and the Special Agent for the Sick Poor were appointed under the statutes), and have now been reduced to three. The cost of the Board and its departments from October, 1863, to January, 1877, has been about \$477,000; of which \$152,000 was expended before 1870, and nearly \$325,000 since 1870. Before 1870, the Board collected and paid into the state treasury more than \$250,000; since 1870, about

* Including \$1,286.05 for expenses in settlement and bastardy cases.

THIRTEENTH ANNUAL REPORT, 1876.

\$128,000; the decrease in collections being due to the abolition of "head-money" paid for immigrants up to 1872. The cost of the Secretary's department for thirteen years has been about \$108,000; of the General Agent's department, about \$187,000; of the Visiting Agency, for ten years, about \$118,000; of the Special Agency, for eight years, about \$53,000; of the Board alone, for thirteen years, about \$11,000.

During the whole of the year 1876, the Special Agency for the Sick Poor has been included in the General Agent's department. Its expenses are given separately for comparison with former years. The particular work of this bureau, upon the whole, is increasing, though the complicated and burdensome task of settling the small-pox claims of 1872-3 has now been nearly completed, and the Special Agent, to that extent, is relieved of labor. The amount claimed for the small-pox expenses, already paid, within the four years just closing, was \$175,659; the amount actually allowed and paid to the cities and towns has been \$121,120. The difference between these amounts, some \$54,539, is the sum saved to the State by the scrupulous audit and inquiries of the Special Agent, in whose hands this whole work was placed.

The general work of visiting the sick poor, and auditing the claims of the cities and towns for their relief, and for the burial of such as die, must naturally increase from year to year, unless the number of the state poor themselves diminishes. It was hoped that this would happen, under the operation of the new settlement laws; but the "hard times" have neutralized the effect of this legislation, and have even caused the sick state poor to increase in number above the *average* of the years before 1874. Notwithstanding this, the cost of relieving this class is relatively quite small, as compared with what their cost would apparently be in a state almshouse. Thus, while the 2,900 paupers received at Tewksbury during the year ending October 1, 1876, cost the State nearly \$100,000, exclusive of interest on the land and buildings, the 2,900 sick poor cared for under the direction of the Board of Charities, in the cities and towns of their residence, cost the

THE GENERAL AGENT'S WORK.

State less than \$35,000 in the same year, while their whole cost to the State and the towns was less than \$45,000. The average sum paid for each case was less than \$15, while in the State Almshouse it was nearly \$35.

In this comparison allowance should be made for the fact that a large portion of the almshouse inmates are permanent paupers and are fully supported, while of the sick poor outside a smaller proportion are permanently aided, a majority of cases receiving only partial support. Whatever change this consideration would require in the figures above given, should of course be made before passing judgment on the relative economy of an almshouse for all, or of outside relief for some of those whom the State is bound by law to aid or support. There is no reason to suppose that the comfort of those aided outside, under the sick poor law of 1865, or the statutes relating to the settlement of wives and the support of neglected infants, has not been as well cared for as it would have been in a state almshouse. In regard to infants, the care has obviously and necessarily been better in the Infant Asylum. In any reorganization of the work of the Board, the oversight of the sick poor, both in almshouses and outside of them, might well be given to the same Visitor, who, of course, should be a medical man.

The work of the General Agent, apart from the special bureau just mentioned, has also increased of late, in consequence of the "hard times" and of certain changes in the statutes. His main duties, though considerably enlarged beyond those of the old Alien Commission, are in great part the same, and the performance of them is indispensable to any proper administration of our charitable policy and the execution of our pauper laws. Such an officer, by whatever name he may be called, will be found necessary, so long as we retain the ancient distinction between state paupers and town paupers, to take charge of the details, countless and perplexing as they are, which must receive daily attention. For sufficient reasons, several of the special tasks of auditing claims against the State have been given to the Board of Charities, either by statute or by the State Auditor, and have

THIRTEENTH ANNUAL REPORT, 1876.

been assigned by the Board to the General Agent or to the Special Agent whose bureau was, a year ago, placed under the direction of the General Agent. The whole work done by these two departments, now united (exclusive of the small-pox cost), was carried on in 1876 for an expense little, if any, greater in gold than the similar, but much less extensive, work of the Alien Commission in 1856. The principal increase of cost in the work of the Board has been in the Secretary's and in the Visiting Agent's departments, which had no existence twenty years ago, and which ought now to be united in one. The General Agent's collections of money in 1876 have been larger than usual. He has performed his work to the satisfaction of the Board, of which he is an active member.

The Secretary's work grows less from year to year, though there is much statistical labor that might be done in that office. His health has not permitted him during the year past to give his whole time to the duties of the office, much less to undertake new tasks. Should a general bureau of statistics be established, some of the Secretary's office-work could be transferred to that, leaving him free to perform more completely the office-work of the Board and its departments.

The amount of work actually done in the Visiting Agent's department, appears to be overestimated by that officer. He states the number of children "dealt with" by the Agency during the year as "more than 4,000." If his separate statements of numbers are correct, this aggregate was less than 4,000, while the average number of children (wards of the State) *in families* subject to visitation has not probably exceeded 1,000 during the year, and at the end of the year was but 982. A year previous it was stated as 1,178, so that there has been a decrease of nearly 200 in a single year. The cost of maintaining young offenders in Massachusetts reformatories and prisons, is now from \$25,000 to \$50,000 a year *more* than it was in 1869, when the Visiting Agency was established by statute. Probably the number and cost of these young offenders would have been greater than this but for the Agency; but nobody can say how much greater, or that it would certainly have been any larger.

FINANCES OF THE ESTABLISHMENTS.

It appears that there are 193 cities and towns in Massachusetts in which 864 of these wards of the State are placed, more than 200 of them being in the nineteen cities, and less than 600 in 174 rural and suburban towns, while there are nearly 150 rural and suburban towns that contain none. If but a single child were placed in each of these omitted towns, the number in the great establishments would be reduced within reasonable limits. Until something like this is accomplished, we can hardly believe that the Visiting Agency has done all that it ought to do.

FINANCES OF THE STATE INSTITUTIONS.

In the report of the Secretary will be found detailed statements of the receipts and expenditures of the institutions owned or supervised by the State, for the official year ending September 30, 1876. The regular appropriations for the same institutions for the calendar year 1876, and their expenditures, are shown by the following Schedule A. The total sum appropriated for these institutions for 1876 was \$541,117.84, including \$7,817.84 for expenses incurred in 1875; the total expenditures have been \$518,051.49, showing a large surplus.

SCHEDULE A.

Summary Cost to the State for the Calendar Year 1876.

INSTITUTIONS.	Regular Ap- propriations for 1876.	Sums Expended.	Surplus.
Worcester Hospital, . . .	\$95,000 00	\$10,288 10	\$6,373 47
Taunton Hospital, . . .		31,196 93	
Northampton Hospital, . . .		48,141 50	
Tewksbury Almshouse, . . .	95,298 47*	95,272 47	26 00
Monson Primary School, . . .	45,000 00	44,665 13	334 87
Bridgewater Workhouse, . . .	50,000 00	49,269 72	730 28
Westborough School, . . .	53,000 00	52,998 27	1 73
Lancaster School, . . .	32,819 37*	27,073 47	4,745 90
State Prison, . . .	145,000 00	134,145 90	10,854 10
Eye and Ear Infirmary, . . .	7,500 00	7,500 00	-
Massachusetts School for Idiots,	17,500 00	17,500 00	-
Totals, . . .	\$541,117 84	\$518,051 49	\$23,066 35

* Including \$3,298.47 at Tewksbury and \$4,519.37 at Lancaster, appropriated for deficits in 1875.

THIRTEENTH ANNUAL REPORT, 1876.

As a partial offset to this expenditure, a sum smaller than usual has been received for the labor of convicts at the State Prison and State Workhouse, and other sums from the Alms-house and the State Schools, the whole amounting to about \$100,000. The actual cost to the State would thus be reduced to about \$418,000, or \$8,000 more than in 1875 for the same establishments.

Sundry other appropriations and expenditures for charitable purposes outside of the permanent institutions are exhibited in Schedule B, which follows. The amount of these appropriations is \$124,503.89, and the expenditures on account of the same have been about \$88,647, leaving unexpended \$35,856.79. It should be said that nearly all this will probably be needed to meet outstanding obligations, except the surplus from the Board's appropriations.

SCHEDULE B.

AGENCIES.	Appropriations for 1876.	Expended.	Still Unexpended.
Board of Charities and its departments,	\$41,500 00	\$36,594 06	\$4,905 94
Agent for Discharged Con- victs,	4,000 00	3,998 00	2 00
Discharged Female Prison- ers,	1,500 00	1,500 00	-
Soldiers' Employment Bu- reau,	3,000 00	3,000 00	-
State paupers, support, in- cluding Indians and small- pox cases,	55,931 39	28,483 42	27,447 97
State paupers, burial, . . .	7,000 00	5,002 00	1,998 00
removals,	10,000 00	9,997 12	2 88
transportation,	1,072 50	72 50	1,000 00
State pauper convicts' sup- port,	500 00	-	500 00
Totals,	\$124,503 89*	\$88,647 10	\$35,856 79

* Including \$5,503.89 for expenses of 1875.

Summing up these expenditures and those likely to be incurred for the calendar year, and adding thereto the expenditure for state aid in 1876 (\$370,000), the net cost of maintaining the county and city prisons, and of supporting and relieving the towns' poor, it will be seen that more than

THE BOARD OF CHARITIES.

\$2,600,000 has been disbursed within the State during 1876 for the purposes of charity, reform, or correction.

VII.—THE BOARD OF CHARITIES AND ITS DEPARTMENTS.

As originally constituted in 1863, the Board of Charities had but two departments, the heads of which, though under the direction of the Board, were not appointed by it, but by the Governor. This was a departure from the precedent established long before in the case of the Board of Education, and since followed in the organization of the Board of Health and the Prison Commission. Whatever reason may have existed in 1863 for thus varying from the common usage in regard to the election of secretaries and agents by the Boards under which they are to serve, it is certain that of late years the efficiency of the Board of Charities would have been increased could it have appointed all its own officers. It could not have been better served by a chairman of the Governor's selection than it was for so many years by the late Dr. Howe; and it would not be compelled to report a serious omission of duty by its present Visiting Agent, if that officer had been removable by the Board. In his annual reports, beginning as early as 1869, Dr. Howe recommended, in the name of the Board, that it "shall have the appointment of the persons who are to act as its Secretary and General Agent,"—the only heads of departments then existing. In 1869, two new departments were recognized by the Legislature,—the Visiting Agency, which from 1866 to 1869 had been directed by the Secretary, and the Special Agency for the Sick Poor, which from 1865 to 1869 had been directed by the General Agent. One of the new offices thus created was left for the Board to fill, and the other was given to the Governor and Council. In the Sixth Annual Report of the Board (made in 1870, but covering the year 1869), Dr. Howe, then Chairman, in urging the propriety of the Board's appointing all its own officers, used the following language:—

"To the unsalaried members of the Board, the position of figure-head to a vessel of which other hands hold the helm, has no attrac-

THIRTEENTH ANNUAL REPORT, 1876.

tions; and they would long since have abandoned it to more ambitious aspirants, but for several considerations. . . .

“Because they hoped the Legislature would be convinced of the propriety of giving authority proportionate to the responsibility imposed,—of furnishing some straw where it required a large tale of brick.

“Because they hoped that, the Legislature failing to act, the Governor and Council would waive their prerogative of appointment so far as to consult the Board respecting the officers who were to do its work.

“The Legislature has not corrected the anomalous condition of the Board, and given it power to do its work by officers of its own appointment, partly because such action implies breaking up various offices, made attractive to petty politicians by petty salaries.

“The reformer attacks such nests with a degree of cautious dread, and the incumbents defend them with a degree of desperation, utterly disproportionate to their importance. Any one can smother a hive of productive bees, but no one likes to break up an unproductive hornets’ nest.

“The Executive has not yet accorded to the Board the nomination, or even recommendation, of its own officers.

“Disclaiming any personal allusions; admitting cheerfully the merits and acquirements of persons appointed to fill its active offices; welcoming heartily the new Secretary, who has a well-earned character for ability and thoroughness, the Board is impelled by self-respect to reiterate that no appointments should be made without its being consulted. Good appointments in the past give no guarantee for the future. It ought not to be possible that such offices can be given here, as they have been in other States, for purely political considerations. Whatever other offices may be drawn into the maelstrom of party, let those of the Board of Charities float free.”

Four years later, in the last report written by Dr. Howe as Chairman, he returned to the subject, using the following language :—

“But even the moral power which the Board of State Charities might exert as an advisory board is greatly reduced by radical faults in its own organization. It ought, of course, to have the power of appointing its own officers, who are to carry out its policy,

THE APPOINTMENT OF OFFICERS.

and to discontinue them at pleasure. But it has not the power of nominating them, nor even of being consulted about the candidates.

“Its Secretary, its General Agent, and its Visiting Agent are appointed without its having any voice in the matter. Moreover, the first two are, *ex officio*, members of the Board, which, of course, allows them to vote upon any question, even as to what shall be their work, and how they shall do it.

“This is an anomalous arrangement, the other State Boards having the appointment of their own officers. Whatever harmony of purpose and action there may be between members of the Board, any man who reflects will see that such an arrangement must, under various conceivable circumstances, impair, if not neutralize, the actual power and the moral influence of the Board as a whole.

“However, in spite of these difficulties, and in the hope of changes for the better, the Board has gone on doing its duties quietly, to the best of its ability; and, as it trusts, with as much success as could be expected.”

In this opinion, and in the subsequent recommendation, “concerning the selection of its executive officers by its own members, rather than by outside appointment,” “with a view, among other things, so to reorganize the different departments of the Board as to reduce its annual expenses to a minimum,” all the unsalaried members concurred; namely, S. G. Howe, Nathan Allen, Edward Earle, Moses Kimball, and F. B. Sanborn. Neither these gentlemen, nor their successors, have yet seen occasion to change their opinion as above expressed; indeed, it has only grown stronger from year to year. In the Twelfth Annual Report, presented a few days after Dr. Howe’s death, the same members of the Board, together with Dr. Howe’s successor, Mr. Donnelly, and the General Agent, Mr. Wrightington, concurred in this recommendation:—

“That the existing laws be so amended as to permit the Board of State Charities to transact all its business in two departments, as formerly, and in this way to make its work less costly and more effective.”

In the same report, the annual saving of expense resulting from such a reorganization of the departments was estimated

THIRTEENTH ANNUAL REPORT, 1876.

at about \$10,000,—a sum certainly worth saving at this time, when all branches of the state government are required to practise economy and reduce expenditure. The Legislature of 1876, while making a general reduction of salaries, acted upon this suggestion, so far as to require the Board of Charities to classify the clerks in all its departments, in order to bring them within the rates of salary fixed by the law. This classification was made in May last, and the result was a further reduction of expense in the departments of the Secretary and the Visiting Agent. The latter was notified at the same time that all his appointments would not be confirmed, and that the Board desired to reduce the expenses of the Visiting Agency, believing that some of these were unnecessary. Subsequently, the Board refused to confirm two of the Visiting Agent's appointments, and notified the State Auditor, who has since disallowed all bills for their services and expenses, and, pursuant to the provisions of section 3, chapter 178, Acts of 1867, certified the same to the Governor and Council. Whereupon the Council having advised His Excellency thereto, warrants for the amounts thus disallowed have been drawn, and the officers, whose confirmation was refused by the Board, have been paid. In consequence of this action, certain persons, not confirmed by the Board, are now drawing pay from an appropriation which the law places in the control of the Board, so far as the approval of expenditure is concerned. A direct issue has thus been made between this Board, seeking to reduce expenses, and one of its salaried officers, seeking to maintain, or even increase, the former expenditure.

We have become convinced, by recent events, that a more radical reorganization of the State Charities than that heretofore proposed, is necessary, and that it should begin now. The extravagant outlay of public money in public buildings, for which nobody seems willing to take the responsibility, and which has entailed additional burdens for the future; the discovery of incompetence, insubordination, and a lack of proper discipline and pecuniary responsibility in some of the state establishments, indicate the necessity for new and stringent measures to give our system of public charities the

REORGANIZATION OF THE STATE CHARITIES.

healthy tone which it evidently lacks. The state of things which Dr. Howe hinted at in 1870, may now be recognized as a settled condition. There is a manifest unwillingness to institute changes which everybody admits, in theory, to be wise, and even needful, when such reforms diminish the number of paid officials, or the power and supposed privileges of those servants of the Commonwealth who are connected with its charitable administration. This reluctance to abolish offices that have become unnecessary, and to decrease expenditure, is not shared by the Board of Charities, the members of which are now quite willing to retire from office, if, by so doing, a better administration of affairs can be secured.

Three courses seem open to the Legislature in dealing with our system of State Charities, and the evils growing out of it: (1.) To make the government of our charities more centralized and responsible. (2.) To make it less centralized and responsible; and (3.) To leave it as it is, or with slight changes of person and prerogative. And, of course, any degree of centralization is possible, even to the extent of putting all our public establishments under one superintendent; just as any degree of independence in their management is possible, even to the extent of making them all perpetual corporations, accountable only in name to the Legislature and Executive. Somewhere between these two extremes would seem to be the true policy. In theory, our charities are now very much centralized, for the Governor and Council can, if they see fit, cause the removal of every officer in them, at their own pleasure, and can appoint such officers as will institute a complete change of policy in the most important respects. In fact, however, no such exercise of power is attempted, or is likely to be attempted, even temporarily. It is possible, but in our experience it has seldom occurred, that the Governor and Council should regard themselves as familiar enough with any charitable institution to take the responsibility of changing its whole management. Even the removal of a superintendent, or a board of trustees, in order to get rid of a superintendent, has not been undertaken, we believe, since the time of Governor Banks, before the civil war. Such changes as

THIRTEENTH ANNUAL REPORT, 1876.

have been made have resulted from the resignation of a superintendent, or his displacement by a board of trustees.

Now, a wide-reaching and complicated system of public charities cannot be carried on in the best manner, where those who administer it are not held to a stricter responsibility than the foregoing statements imply. There should have naturally been more changes than have occurred, and certain failures in duty should have been more promptly met with suspension or removal from office. The best civil service does not require that officers never be removed, but only that they be removed for cause. Nor is it a sufficient cause for appointing an officer that he needs the salary, or that he is a friend of the appointing power. Fitness, and fitness alone, should be the test of appointment. And who can better judge of a man's fitness than the impartial man, or body of men, most familiar with the duties of the place which is to be filled? At all events, let some small number of men be responsible for these appointments, and be held to that responsibility by the Legislature.

Next to the appointing power, and oftentimes a part of that, is the power to control appropriations and expend the public money. This *seems* now to be sufficiently centralized; but is it so? Is it found in practice that an auditor or even a governor allows himself to be held personally responsible for the millions of dollars that the State of Massachusetts yearly expends? What single state official or state commission will assume the responsibility for the millions spent in railroad-building, or on the new hospitals and prisons so lavishly provided within the past six years? So in the lesser outlay attending the yearly management of an almshouse, a hospital, or a reformatory,—who is held directly and personally responsible therefor? Under our present system, scarcely anybody. This expenditure should be subject to the veto of a supervisory board, by whatever name that may be called; and no public building should ever be constructed except under the permanent supervision of a board competent to decide what it should cost, and able to refuse the payment of needless expenditure.

REORGANIZATION OF THE STATE CHARITIES.

Next comes the formation of a complete and far-seeing policy under which all the State Charities should be conducted, each performing its part and keeping within its sphere; while, coöperating with all and regulating all, a central board should exist, able to transfer inmates, settle questions in controversy between different establishments, look over the whole field of action, and supply to each bureau and institution what it could not so well do for itself. Such a body, advisory, supervisory, and administrative by turns, has been needed, and is now needed more than ever. Within the limit of its powers, the Board of State Charities has filled this place. And if, with all its defects, charitable administration in Massachusetts has been better than in other States, it is chiefly because Massachusetts has so long maintained a Board capable of directing and shaping to some degree, the charitable activity of the State. So well is this recognized elsewhere, that many States have followed the example of Massachusetts and have created boards modelled after ours, which are now doing a good work in New York, Pennsylvania, Illinois, Michigan, Wisconsin and other States. What has been here, though under difficulties and imperfectly, done so well as to be imitated elsewhere, ought now to be done much better in Massachusetts.

Let us, then, suggest to the Legislature such a Board of Charities, with such powers and duties, as the experience of the past thirteen years has shown to be necessary or expedient; and under such restrictions that these powers would be safely exercised, and the corresponding duties faithfully performed.

The first work would be to revise and codify the laws relating to public charity in its manifold aspects. It is now seventeen years since the General Statutes were revised, and in that period there has been much legislation upon this subject. Some of it is conflicting, and very few of the Acts passed were considered, at the time of their enactment, with due regard to the statutes already existing. This is the defect of all our legislation; but it is particularly noticeable with respect to the so-called "settlement laws," the laws relating to insanity, and those regulating the separation of children from

THIRTEENTH ANNUAL REPORT, 1876.

their parents and natural guardians, when such children happen to fall into the pauper or criminal classes. The labor and good judgment of a body of judicious persons, acquainted with the practical working of the law, could now be well bestowed for a few months in collating and revising all the existing statutes in regard to pauperism, crime and insanity, so that the present or next General Court may repeal such of them as are obsolete, equivocal or conflicting, and condense the rest into a few concise chapters, instead of leaving them, as now, scattered through twenty volumes, with judicial decisions modifying them in as many more volumes of reports. The Board of Charities has done what it could in this respect; but its powers are insufficient, and its members too fully occupied, to accomplish all that is desirable.

This Board, under any revision of the law, should consist of at least eight members, appointed from each of the eight Councillor districts. Its Secretary should be chosen, like the Chairman, by the votes of the members, but need not be a member previous to election. Both the Chairman and the Secretary should receive a moderate salary; the other members should serve without compensation, their actual traveling expenses only being paid, as at present. The Chairman and Secretary should direct the general work of the Board. For the detailed work of the Board, there should be appointed, as now, a force of deputies, with fixed compensation, chosen by the Board and removable at any time, one of whom should be called the General Agent, another the Medical Inspector of the Insane, and a third the Visitor of Alms-houses and Hospitals. The General Agent should supervise immigration, and attend to such other business as the Board might direct; he should also visit the children placed in families, and inspect all schools under the charge of the Board. The Medical Inspector of the Insane should act as a Special Commissioner of Lunacy, and should, under the direction of the Board, make all transfers of insane persons from one establishment to another, including the transfers of insane prisoners, and should investigate and report on the general condition of all the insane in the Commonwealth.

REORGANIZATION OF THE STATE CHARITIES.

The Visitor of Almshouses and Hospitals should visit such establishments, whether supported by the State or by the cities and towns, and should keep the Board informed of their actual condition; he should also visit the sick state poor, if relieved elsewhere. Should it be deemed advisable to unite the work of the Prison Commission with that of the new Board, a fourth Agent should be appointed as Inspector of Prisons.

Instead of the above assignment of duties to the officers and agents of the Board, the work might be left, as now, to an unsalaried Chairman, and to a General Agent and Secretary, but no more than these two departments should exist.

The Board itself should visit all the state institutions, and should receive from them the annual reports now made to the Governor. It should make the estimates for current and for special expenditure at all the institutions, so far as this is paid by state appropriations, and should be required to certify that the accounts of each establishment at the end of the calendar year are correct, and that no unnecessary outlay has been made. It should be further provided, that, until such certificate is laid before the Legislature, no appropriation made shall be available for the next year, or for the payment of any deficiency. This is substantially the course pursued in Illinois, and, if adopted in Massachusetts five years ago, would now probably have saved the Commonwealth at least a million of dollars in the cost of public buildings. All plans and estimates for such buildings should be submitted to the Board, without whose approval no new building should be commenced.

The Board should not be required to appoint the officers of the establishments under its supervision, but should have the confirmation of the more important ones, not appointed by the Governor, and also the power to suspend any subordinate officer for cause. In those establishments now managed by boards of trustees no change need be made in the mode of appointment either of trustees or superintendent, but in the State Almshouse, State Workhouse, State Primary School, and State Prison, the local boards of inspectors should be

THIRTEENTH ANNUAL REPORT, 1876.

restricted to the duties of audit and visitation, and the other duties now assigned to them should be performed by the central Board, which might delegate two of its members as a committee of inspection and management for each of the four establishments.

Consequent upon its inspection of the establishments, and its supervision of the whole field of public charities, the Board ought to frame and should have power to direct the general charitable policy of the State. Its members should be appointed by the Governor for four years each, and two of these should go out of office in each year, subject, of course, to removal or reappointment as now provided by law and custom. The Chairman and Secretary should be chosen annually, and all the agents of the Board annually appointed or reappointed. The report of the Board should be made every year before the 20th of January, and should include in a separate volume, reports from all the institutions, systematically arranged, and in a more condensed form than is now customary. The general and special powers of the present Board of Charities should be continued in the new Board, with such modifications of detail as might be expedient.

Such are the outlines of a plan by which all needful centralization could be given to the State Charities, without removing the wholesome checks and safe-guards of local supervision, which, when faithful, is of great value to any public establishment.

It has sometimes been proposed to give the central Board power to make all the purchases for the state establishments, and to appoint all the officers in them. This is the practice in the city Board of Charities of New York, and in the Board of Directors of Public Institutions in Boston, and it may work well within the limits of a single city. But we are confident it would not work well in a district so large as the State of Massachusetts, for which the present mode of making appointments, and of managing the finances (with such modifications as we have suggested), would be found more prudent than a stricter centralization. The central Board could not do its more important work properly, if so much

PAUPERISM IN MASSACHUSETTS.

patronage were thrown upon it as the appointment of five or six hundred officers and employés would imply. Nor could an unsalaried Board, such as this should be, give the necessary time to the details of buying and selling for ten or twelve establishments, with four or five thousand inmates.

The plan above sketched out could easily be modified so as to accord with any desirable change in the government of particular establishments or classes of institutions. By giving each Councillor district a representative on the central Board, every important interest of locality would be served, while to each establishment a local oversight would be secured. As two members of the Board might be changed in each year by expiration of their term, an opportunity would be given for such changes in the policy of the Board as circumstances should make expedient, without special removals from office. At the same time, the administrative work, now very extensive and important, could go forward without interruption. Economy, efficiency and responsibility would thus be attained in all the State Charities.

VIII.—REMARKS AND RECOMMENDATIONS.

The attention of the Legislature is called to the facts presented in the Report of the Secretary, in regard to matters not touched upon in the Report of the Board. All the figures there given, concerning the number of town and city paupers supported and relieved, must not, however, be taken as representing facts; for in some of these statistics, as the Secretary himself has pointed out, there is evident exaggeration. There is no reason to suppose that 283,000 different persons, including the "lodgers" at the Boston station-houses, have been aided from the poor-rates in a single year, for that number would be more than a sixth part of all the inhabitants of the Commonwealth. The actual whole number of persons so aided during any part of the year was not probably more than 75,000, of whom perhaps 15,000 were not residents of the State. The largest number receiving aid at any one time, including the state and town poor, did not probably exceed 40,000, or one in 41 of the popula-

THIRTEENTH ANNUAL REPORT, 1876.

tion; and the average number receiving aid, including the insane poor and all others who were fully supported, did not certainly come up to 30,000. The total cost of pauperism in Massachusetts having been about \$1,650,000, or one dollar for each inhabitant, the average annual cost of each pauper of the estimated average number (say 25,000) would be less than \$70, or about \$1.30 a week. As the average weekly cost of full support was more than twice this sum, it follows that the average cost of partial support was less than one dollar a week. Considering that the number of persons partially supported has nearly doubled in the three years' period since the panic of 1873, this is not a very discouraging statement.

There is one class of the poor, and that the most weak and helpless of all,—motherless and neglected infants,—in regard to which some further legislation may be necessary. A considerable number of these, being state charges, for lack of an admitted settlement, are sent to the Tewksbury Almshouse, which is not, and never has been, the best place for them. It is now proposed by the Resident Physician at Tewksbury, that they be sent to the Massachusetts Infant Asylum instead. This is not feasible at present, for lack of room at that Asylum, and for other good reasons. But some means could probably be found to extend the boarding-out of infants from that Asylum, and thus to enlarge the practical capacity of the establishment. Were this once done, the cities and towns might be required to send such infants directly to the Massachusetts Infant Asylum, which we would again commend to public favor. Its statistics, as published in our last report, showed that up to December 30, 1875, out of 408 admissions in seven and a half years, 155 infants had died, or less than 40 per cent. Adding the admissions and deaths since, up to December, 1876, this percentage is reduced. The whole number of admissions being now 466, the deaths number 164, or 35 per cent.; while for the period since April 1, 1872, the death-rate has been but about half as great. The number in the Asylum, December 1, 1876, was 23; boarded out, 23. Of the whole 46 infants, there were 43 state charges.

THE PRISON POPULATION.

Much more remarkable than the addition to our pauper classes, is the increase in Massachusetts of the prison population since the close of the civil war. On the first of January, 1876, there were, in all the prisons that report to this Board, 4,867 persons under confinement. If we add to these the number confined in station-houses, guard-houses, etc., the aggregate was at least 5,000, which the number in reformatories of the State, the cities, and the counties, would have raised to nearly 6,000. At the close of the war, not quite eleven years earlier, the prisoners in these same prisons (exclusive of reformatories) were less than 2,000 in number; so that, in this period, crime in Massachusetts had more than doubled, although our population had gained but about 33 per cent. During the calendar year 1876, the average number in our prisons has been larger than ever before (nearly or quite 4,400); but the number now in prison is less than a year ago, and there are some indications that the extraordinary increase in crime has reached its culmination. The number in all the prisons, October 1, 1876, was but 4,256, or nearly 250 less than in October, 1875; the number in prison, December 1, 1876, was 4,379; the number in the different prisons, January 1, 1877, will appear in the Appendix. The number of persons committed to prison was nearly as great in 1876 as ever before, and the whole number of different persons imprisoned was, perhaps, greater. The net cost of maintaining the prisons was about the same in 1876 as in 1875, and it appears that the cash earnings of the convicts have not been enough in 1876 to pay the salaries of the prison officers. These earnings, including those of the State Workhouse, were less than \$145,000, while the salaries exceeded \$175,000. We hope that the Women's Prison, when opened, will show a better result than this, and that it may give an opportunity for a better system of classifying and managing our convicts. The county prisons should now give way to district prisons,—a change which is in fact going on, from natural causes. This old county system is already much changed from its original character by the congregation of criminals in a few cities. Thus, the two city prisons of

THIRTEENTH ANNUAL REPORT, 1876.

Boston contained, December 1, 1876, 1,340 convicts; the Suffolk County Jail, 182 prisoners; making 1,522 in the single county of Suffolk, with less than 375,000 inhabitants; while Middlesex and Worcester counties, with 125,000 more inhabitants, had only 611 prisoners in confinement. Of these, Middlesex furnished 349, and Worcester, 262. Essex County had 384; Bristol, 268; Norfolk, 103; Hampden, 171; Berkshire, 117; Hampshire, 65; Plymouth, 42; Franklin, 2; and Barnstable, 5. At the same date, there were 754 convicts in the Charlestown State Prison, and 334 in the State Workhouse. The cost of maintaining the county and city prisons for the calendar year 1876, was at least \$375,000 above their earnings, which were less than a fifth part of their expenditure. The whole cost of crime and its punishment to the tax-payers of Massachusetts now probably exceeds \$1,000,000 a year, of which something like \$500,000 goes to the support and safe-keeping of convicts in the different prisons. This sum is expended on about 30,000 different persons during a year, of whom probably 20,000 appear also, in one year or another, upon the pauper lists. The average number of criminals, however, in prison and before the courts, does not probably exceed 5,000, or about one-fifth of the estimated pauper average. Yet the cost of these criminals is nearly two-thirds as much as the whole cost of four times as many paupers, without reckoning in that very large amount of pauperism which is the direct result of crime. These facts should convince the Legislature how important it is that the whole penal and prison system of the Commonwealth should be revised, and so amended as to check crime and diminish its cost to the public. Of the \$27,000,000 (more or less) raised by taxation and expended in Massachusetts last year for all public purposes, more than *one-tenth part* went directly to pay the cost of crime and pauperism, while about \$5,000,000, or less than a fifth part, was expended for public schools.

There can be no doubt that a portion of this outlay for the prisons of the Commonwealth is not judiciously made, while there are, in several of the prisons, usages that ought not to

PAUPERS FROM OTHER STATES.

continue. In the last visit made by this Board to the Charlestown prison, it appeared that the supply of tobacco to the convicts is almost as general as the supply of bread, and that a considerable sum is yearly expended for this article. It cannot be deemed a necessity, and we see no occasion for furnishing convicts with luxuries, unless they earn them by good conduct. We also found, in a large common dormitory in the same prison, occupied by the convicts, an unclean condition of the bedding, which might easily be obviated. Considering that it costs so much to supply our prisons, these matters of ordinary cleanliness ought to be better cared for.

Attention is called to the facts contained in the General Agent's Report concerning immigration, the settlement laws, and the other matters upon which he speaks. It is well known that immigration into Massachusetts takes place both by land and by water, large numbers coming by land from Canada, etc., who are not reckoned in the General Agent's statistics. The number of immigrants landing at Boston greatly decreased last year, and so, no doubt, has the inland immigration. While the State's poor have increased but slightly in the aggregate number and cost of support, there was yet a considerable addition to this class in the cities and large towns, in consequence of the immigration of the last few years. This would have been much more perceptible, had it not been for the settlement law of 1874, which removed from the State's list at one end almost as many paupers as were added at the other end by immigration. By constant activity in removals, the General Agent has prevented any considerable and *apparent* accumulation of state paupers, but there is such an accumulation notwithstanding. Had it been possible, under recent statutes and decisions, to regulate immigration properly, and to keep out or send away intruding paupers, the average number of the State's poor, instead of 2,600 in 1876, would have been no more than 2,000. It is the province of the national and state legislatures to restore the old safe-guards against undesirable immigration, or to devise new ones, unless we are willing to see outside pauperism still more encroaching upon us.

THIRTEENTH ANNUAL REPORT, 1876.

Frequent allusion has been made by the officers of the Board, in previous reports, to the great expense incurred by Massachusetts for the support of lunatics and paupers belonging to neighboring States and the British Provinces. This, in their judgment, equals the annual cost of at least one public institution; it has forced upon Massachusetts the otherwise needless construction of a fourth lunatic hospital, and has already compelled our tax-payers to assume the annual payment, in interest alone, of \$100,000; while the yearly expenditure for partial relief and full support can hardly fall short of \$60,000. Our own laws in regard to the removal of strangers, could they be thoroughly executed, are sufficient to relieve us of this yearly burden of support. But we have at once to encounter the adverse legislation of adjoining States, which impose severe penalties upon all who assist in returning to their homes and places of legal settlement therein, citizens of those very States who may have fallen into distress without their borders.

Years ago, it became apparent to this Board that an assimilation of laws in regard to the removal of the unsettled, and the general status of settled paupers, was the thing most needful for the humane and economical administration of the charitable interests, not only of each State, but of their several municipalities. Action was accordingly commenced in this direction by members of the Board in 1867, which promised good results, but was terminated by their retirement from office. The Board earnestly recommends that these efforts be renewed, and feels sure that the common interests of all the States will secure a conciliatory spirit and harmonious action. The necessity of some effort in this direction is emphasized by our experience during the last year.

One of the officers of this Board, duly appointed and salaried by express Act of the Legislature, was ordered to remove to Vermont an insane woman, who was legally settled in a town in that State, by the residence of her husband and her father for thirty-two years upon the family homestead, without receiving public relief. She had no other home or legal claim for relief. Massachusetts had cared for her kindly at

PAUPERS FROM OTHER STATES.

considerable cost, till her home was ascertained, and she was able to be returned thereto. But in the process of return, the officer of the Board was waylaid on the public highway, arrested without a warrant, refused prompt communication with our state authorities, thrown into the common jail, detained without examination for forty-eight hours, and finally bound over for trial in both a criminal and civil suit; the whole provocation being that under the laws of this Commonwealth and the orders of this Board, he had conveyed a lunatic for life to her place of lawful settlement in an adjoining State.

Comment on such events is needless. We commend this statement of facts to the careful consideration of the Legislature, merely remarking, that this policy, if submitted to, will make our Commonwealth the receptacle of the defectives of all the nations,—the almshouse, pesthouse, and Bedlam of half the territory adjoining us, or readily accessible by our railroad and steamship lines. One argument for national legislation upon this subject, is this: that it will also enable the States to settle such matters among themselves by arrangements which justice and humanity alike require.

The number of persons supported at the state establishments and the prisons, on the first of January, 1877, will be found in the Appendix. Estimating the sick state poor receiving out-door relief at the time as 400 in number, we have a total of about 2,500 state poor, to which, if we add 450, the number of state patients at the three state hospitals for the insane, we have 2,950 poor persons maintained by the Commonwealth at the beginning of 1877. Of these, however, hardly 2,500 were legally state paupers, the rest being pupils at the Primary School. Of these 2,500, no less than 800 were insane or imbecile persons, 350 were convicts at Bridgewater, and nearly 600 were under treatment for physical maladies. Twelve years ago (January 1, 1865), there were at the four state pauper establishments (including Rainsford) 2,226 state paupers, and at the state hospitals more than 500 state patients. This was near the close of the civil war, which temporarily diminished both pauperism and crime.

THIRTEENTH ANNUAL REPORT, 1876.

Sixteen years ago, before the war began, the number of state paupers in these establishments exceeded 3,000, though our population was then 400,000 less than now. It is doubtful whether, with all the recent growth of pauperism in Massachusetts, we have more permanent paupers than we had in 1861. Certainly we have fewer in proportion to our whole population, though their cost is now much greater than then.

SPECIAL RECOMMENDATIONS.

The recommendations made in previous reports, and not yet acted upon by the Legislature, are hereby renewed, in so far as they do not conflict with those made in this Report. The special recommendations of the present year, to which we would invite the earnest attention of the General Court, are as follows :—

1. That the present system of State Charities be reorganized, and the statutes revised, particularly with regard to the powers and duties of the supervising boards, the classification and care of the insane, and the construction and enlargement of the public buildings, in some such manner as already set forth in this Report.

2. If no general reorganization is found expedient, then that the existing laws be so amended as to permit the Board of State Charities to transact all its business in two departments, as formerly, and in this way to make its work less costly and more effective.

3. That a small appropriation be made, to pay the board in good families of some of the younger pupils of the State Primary School, of deserted infants, or of children committed by the courts, as contemplated in section 4, chapter 453 of the Acts of 1869.

4. That the national government be requested to pass such laws, and negotiate such treaties with foreign powers, as will prevent the importation into Massachusetts of persons who soon become public dependents or inmates of our prisons; that vaccination of all immigrants and young persons who have never been vaccinated be required, so far as practicable, and some competent authority be designated to enforce this

PAUPERS FROM OTHER STATES.

requirement; and that some amendment be made to the laws for the restraint and employment of the vagrant poor, and the removal from the Commonwealth, by the persons responsible for their introduction, of the paupers and criminals who have migrated or been sent to us from beyond our borders.

5. That no more money be appropriated for the public buildings now partially completed, than is necessary to fit them for speedy occupancy, in a frugal and unostentatious manner; and that the Board of Charities be authorized to assign to them, when completed, the particular classes of inmates for which they are best fitted, unless the same is determined by existing laws.

6. That in order to check and diminish crime in Massachusetts, our whole penal and prison system be investigated, revised and amended.

NOTE.—Since the pages of this Report relating to the Primary School were sent to press, the “present Superintendent” there spoken of (Dr. Wakefield) has resigned, and Mr. James H. Bradford has succeeded him. In a few other instances the remarks made in the Report apply to things as they were in the autumn of 1876,—of which the reader will take notice.

THIRTEENTH ANNUAL REPORT

OF THE

GENERAL AGENT

OF THE

BOARD OF STATE CHARITIES.

1875-6.

GENERAL AGENT'S REPORT.

To the Board of State Charities.

GENTLEMEN :—The Thirteenth Annual Report of the General Agent is herewith submitted, "embracing all the proceedings and expenses during the year, with such suggestions as are deemed necessary and pertinent."

The duties of the General Agent, as set forth in the statute creating the office, and the acts supplementary thereto, were fully described in the report of last year. Under the title of settlement, reference will be made to certain additional duties required of this department consequent upon the legislation of 1876.

At its monthly meeting in December, the Board voted, "that the separate department of the sick poor be discontinued after the 31st of December, 1875, and that the duties thereof be thereafter transferred to the department of the General Agent," thus unconsciously confirming the opinion of the Agent as expressed in his first Report, that "the general character of the work is so indivisible in its nature, that to insure any degree of success it must be grasped by one brain, and carried out by one directing will."

THE WORK OF THE YEAR.

Sub-Department of Immigration.

A late decision of the United States Supreme Court declares the statutes of certain seaboard States, under authority of which was assessed a *per capita* tax upon immigrants arriving at their respective ports in conveyances by water, to be unconstitutional, and leaving in doubt as to what State legis-

GENERAL AGENT'S REPORT.

lation might be had to protect the several communities from an influx of paupers and criminals. As a necessary consequence, the levying of such a tax has been discontinued throughout the United States, and no relief from the oppressive burden thus thrown upon such States was obtainable except through national legislation.

Immediately upon the decision becoming known, communication was had, and conferences held, with various boards and commissions intrusted by their respective States with the duty of inquiry and investigation into matters incident to, or growing out of immigration, which resulted in their agreement to certain principles of legislation which were later embodied in the *bill* introduced in the National House of Representatives by Mr. Cox of New York. For want of time or opportunity, this *bill*, although receiving the unanimous approval of the House Committee on Commerce, was not reported to the House. It is expected that action will be taken during the coming session, and it is understood that already the steamship companies of New York have organized for the purpose of preventing its enactment; thus placing their private interests in direct opposition to the interests of the public.

Presumably they will endeavor to show that immigration is purely a matter of commerce, with which boards of charity or correctional commissions have nothing to do, ignoring the fact that its connection with pauperism and crime is distinct and marked, as witness the past year in this State the transfer of some dozen Polish families almost from the steamer's deck to the State Almshouse, and of the arrival of certain French convicts at the ports of Boston and Salem direct from a foreign penal colony.

I cannot think that an attempt will again be made to show that a capitation tax is a hindrance to immigration, or if made, will again be successful, our experience during the past three years having shown that "immigration cannot be determined by such provisions, but by the higher considerations which make a permanent residence in one country more desirable than in another."

IMMIGRATION.

And it is a noticeable fact that the number of passengers (9,352) by the Cunard line transported from the port of Boston to Europe during the year ending Sept. 30, 1876, exceeds by more than fifteen hundred the number (7,847) arriving at Boston from foreign ports by the same line.

As will be seen by the accompanying tables, the number of immigrants arriving at the port of Boston during the past year was but sixty per cent. of the number arriving the year previous.

BRITISH VESSELS.

WHERE FROM.	Number of Vessels.	Number of Passengers.	Allens Bonded.	Immigrants not Bonded.
Great Britain,	74	7,954	91	5,796
British Provinces,	268	2,053	—	274
West Indies,	20	38	—	23
Western Islands,	2	34	—	18
South America,	6	14	—	8
Africa,	2	3	—	1
Mediterranean ports,	1	1	—	1
Total,	373	10,097	91	6,121

AMERICAN VESSELS.

WHERE FROM.	Number of Vessels.	Number of Passengers.	Allens Bonded.	Immigrants not Bonded.
Great Britain,	1	3	—	3
British Provinces,	124	5,006	1	1,391
Western Islands,	11	685	2	399
West Indies,	13	31	—	18
South America,	20	52	—	26
Africa,	4	10	—	—
Mediterranean ports,	7	18	—	4
Total,	180	5,805	3	1,841

GENERAL AGENT'S REPORT.

OTHER VESSELS.

WHERE FROM.	Nationality.	Number of Vessels.	Number of Passengers.	Aliens Bonded.	Immigrants not Bonded.
Western Islands, .	Portugal, .	2	99	—	59
South America, .	Germany, .	1	1	—	1
“ “ .	Denmark, .	1	2	—	2
Total, . . .		4	102	—	62

RECAPITULATION.

WHERE FROM.	Number of Vessels.	Number of Passengers.	Aliens Bonded.	Immigrants not Bonded.
British vessels,	373	10,097	91	6,121
American vessels,	180	5,805	3	1,841
Other vessels,	4	102	—	62
Total,	557	16,004	94	8,024

Classification.

Americans,	2,467
Aliens previously residing in the State,	5,419
Aliens bonded,	94
Aliens never in the State before,	8,024
	<hr/>
	16,004

Age of immigrants :—

Under fifteen years,	1,734
Fifteen to twenty years,	3,012
Twenty-five to fifty years,	2,717
Fifty years and upwards,	655
	<hr/>
	8,118

Sex of immigrants :—

Males,	4,256
Females,	3,862
	<hr/>
	8,118

IMMIGRATION.

Nationality of immigrants :—

British Provinces,	1,660	Russia,	28
England,	1,590	Spain,	15
Ireland,	2,655	Italy,	71
Germany,	562	Western Islands,	479
Scotland,	201	West Indies,	27
Sweden,	463	East Indies,	1
Holland,	14	Africa,	16
Switzerland,	8	South America,	15
Poland,	103	Hungary,	11
Wales,	18	Other countries,	2
Denmark,	105		
Belgium,	17	Total,	8,118
France,	67		

TABLE showing the number of immigrants landing monthly from Great Britain and Ireland, per Cunard line, also number ticketed beyond the State.

MONTHS.	Number Bonded.	No. never here before.	Number Arriving.	No. ticketed beyond the State.
1875.				
October,	8	610	618	253
November,	2	406	408	200
December,	—	133	133	75
1876.				
January,	3	98	101	63
February,	4	142	146	76
March,	—	214	214	138
April,	4	464	468	186
May,	50	1,287	1,337	612
June,	9	636	645	316
July,	7	625	632	324
August,	1	545	546	227
September,	3	591	594	397
Total,	91	5,751	5,842	2,867

Expenses of the Sub-Department.

Salaries,	\$2,100 00
Rent, taxes, fuel, repairs, etc.,	489 48
Extra boating and wharfage,	49 35
	<hr/>
	\$2,638 83

GENERAL AGENT'S REPORT.

Sub-Department of Settlement and Local Business.

Upon this department has devolved an extraordinary accession of labor consequent upon the passage, at the last session of the Legislature, of the acts severally entitled, "An Act relating to the Commitment of Children to the State Primary School, and to their Discharge therefrom," and "An Act relating to the Support of Persons committed to the State Industrial School, and the State Reform School." It is impossible at this time to fix the amount with any degree of accuracy, but enough is known to show the necessity of an additional officer in the department, or rather the return to the number employed in 1873.

In ascertaining the legal settlements of children, which must of necessity be of the derivative order, but little information can be obtained of the children themselves, but must be sought for at the homes of their parents,—thus necessitating a large amount of travel, and a consequent expenditure of time and money. In my report of last year, and of course before this additional labor was imposed upon me, I took occasion to say that I had been able, with but little extra assistance, to carry on the work of the department with a good degree of success, but was by no means confident that equal results could be assured for the future without a larger outlay.

INSTITUTION.	Number of Examinations.	Number for Verification.	Number Returned.	Number of Settlements.
Taunton Lunatic Hospital,	330	287	282	102
Worcester Lunatic Hosp.,	149			78
Northampton Luna. Hosp.,	30			16
Asylum for Insane, . . .	19			3
State Almshouse, . . .	2,225	121	111	53
State Workhouse, . . .	172			78
Local office, . . .	2,116			-
State Reform School, . .	366	523	106	52
State Industrial School, .	137			13
State Primary School, . .	119			32
Total,	5,663	931	499	426

STATE PAUPERS.

Settlements of insane out of the State :—

Maine,	15	Maryland,	1
New Hampshire,	5	Virginia,	2
Vermont,	1	South Carolina,	1
Rhode Island,	9	Illinois,	1
Connecticut,	9	Michigan,	1
New York,	55		
New Jersey,	1	Total,	105
Pennsylvania,	4		

Number of state paupers committed to the lunatic hospitals and asylum for insane during the year :—

Taunton Lunatic Hospital,	330
Worcester Lunatic Hospital,	149
Northampton Lunatic Hospital,	30
Asylum for Insane,	19
Total,	528

Number of state paupers remaining in the various institutions, October 1, 1876 :—

Taunton Lunatic Hospital,	137
Worcester Lunatic Hospital,	35
Northampton Lunatic Hospital,	253
Asylum for Insane,	286
State Almshouse,	512
State Workhouse, prisoners, 345 ; others, 158,—	503
State Primary School, scholars, 431 ; others, 115,—	546
Total,	2,272

From this last table it will be seen that the number chargeable to the State remaining in the several institutions at the close of the year is something in excess of the number for last year, or for many years previous. This is, in part, to be attributed to the long-continued business depression, but is, I think, in a greater measure, the result of a general determination on the part of town authorities to transfer the burden of supporting the unsettled poor to the State, for it is certain that a considerable number now in the State Almshouse have heretofore been provided for at their homes at the expense of the town of their residence.

GENERAL AGENT'S REPORT.

Committals to State Workhouse.

The number of committals from the State Almshouse to the Workhouse was less than at any similar period since 1872, notwithstanding the great increase in the number of admissions to Tewksbury. This is entirely attributable to the action of town authorities in committing directly to the Workhouse, instead of, as in former years, sending vagrants and tramps to the Almshouse. As will be seen from the accompanying tables, more than forty per cent. of the committals during the past year have been through the agency of the municipal authorities.

This exhibit is exceedingly gratifying, in that it indicates that the time is not far distant when the present method of classification, so objectionable to many, may be reformed altogether.

The trials at the State Almshouse resulted—

In the conviction of	.	.	.	.	.	.	.	.	.	.	259
In the acquittal of	.	.	.	.	.	.	.	.	.	.	9
In the continuance of	.	.	.	.	.	.	.	.	.	.	15
											<hr/> 283

Number sentenced from the State Almshouse to the State Workhouse :—

Remaining October 1, 1875,	.	.	.	.	.	.	.	232
Committed during the year,	.	.	.	.	.	.	.	259
								<hr/>
								491

Of these there were released by expiration of sentence,	.	.	.	.	.	.	.	.	.	151
Pardoned by the Board of State Charities,	.	.	.	.	.	.	.	.	.	89
Died,	.	.	.	.	.	.	.	.	.	24
Eloped and not retaken,	.	.	.	.	.	.	.	.	.	2
										<hr/> 266

Number remaining October 1, 1876,	225
---	---	---	---	---	---	---	---	---	---	-----

There were in the Workhouse, October 1, 1876, one hundred and twenty persons sentenced from the municipal and district courts, and transferred from the reformatories, making the whole number present at that date, 345

The whole number committed during the year was 435

TRIALS AND COMMITMENTS.

Table of Complaints, Pleas, Trials and Sentences.

COMPLAINTS.				PLEAS.				TRIALS.					
LEWD, WANTON AND LASCIVIOUS IN SPEECH AND BEHAVIOR.		IDLE AND DISORDERLY PERSONS.		NOT GUILTY.		GUILTY.		CONVICTED.		ACQUITTED.		CONTINUED.	
Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
33	71	120	59	104	76	49	54	138	121	6	3	8	7
283				283				283					

Terms of Sentence.

3 Mos.	4 Mos.		5 Mos.		6 Mos.		7 Mos.		8 Mos.		9 Mos.		10 Mos.		12 Mos.		13 Mos.		14 Mos.		15 Mos.		16 Mos.		17 Mos.		18 Mos.		24 Mos.		TOTAL.	
	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
46	4	4	3	8	6	8	9	2	6	1	5	4	—	4	3	25	—	13	—	11	—	—	—	6	1	—	2	8	44	24	138	121

Number sentenced, 259 ; average term of sentence of males, 10 months and 15 days ; average term of sentence of females, 13 months and 18 days ; average term of sentence of both males and females, 12 months and 9 days.

GENERAL AGENT'S REPORT.

Bastardy.

The number of cases pending October 1, 1875, in which proceedings									
had been instituted under the Act, was									8
Entered during the year,									10
Total,									18
Settled by assent of Commonwealth on payment,									
by payment to complainant,									6
by proceedings being dropped,									2
by marriage of parties,									3
by payment of costs,									3
by commitment to jail,									1
Pending October 1, 1876,									2
Total,									1
Amount paid treasurer of the Commonwealth,									\$370 00
complainant,									185 00

Expenses of Sub-Department.

Salaries,	\$3,100 00
Record-books, stationery, printing, etc.,	366 56
Incidentals and postage,	160 75
	<hr/>
	\$3,627 31

Paid from appropriation for settlement and bastardy :—

Henry Walker, counsel fees, bastardy cases,	\$225 00
Charles Wilcox, special agent, settlement cases,	49 25
Charles Wilcox, travelling expenses,	67 75
John E. Gilman, special agent, settlement cases,	300 00
John E. Gilman, travelling expenses,	64 33
Henry H. Fairbanks, clerical services,	180 00
Costs of court, settlement cases,	25 00
Costs of court, bastardy cases,	127 42
Incidentals,	57 83
	<hr/>
	\$1,096 58

Sub-Department of Transportation.

The labor in this department exceeds that of any previous year, the number of persons removed from the State being largely in excess, although the expense attending the same is considerably less than in the earlier years of my service. Especially is this noticeable in the transportation of persons

REMOVALS AND TRANSFERS.

to transatlantic ports and the British Provinces. So large a number could not have been sent with the means at my disposal for that purpose, and but for the liberality displayed by the agent of the Cunard line, Mr. Alexander, and Mr. Kilby, of the line to St. John, in respect to the later arrivals by their steamers, many who have been sent to their homes in Europe and the Dominion would have been compelled to accept the charity of the Commonwealth, and become inmates of the State Almshouse.

TABLE of Removals and Transfers, Showing the Number, Destination, etc.

England,	133	Rhode Island,	124
Ireland,	62	Connecticut,	63
Scotland,	1	New York,	873
Sweden,	7	New Jersey,	8
Holland,	1	Pennsylvania,	53
Denmark,	2	Maryland,	10
Germany,	1	District of Columbia,	1
Italy,	2	Virginia,	6
South America,	10	South Carolina,	1
Western Islands,	5	Georgia,	2
Canada,	88	Texas,	1
Nova Scotia,	55	Illinois,	13
New Brunswick,	37	Iowa,	2
Prince Edward Island,	13	California,	1
Maine,	253	Friends,	763
New Hampshire,	98		
Vermont,	50	Total,	2,739

And they were sent from the following-named institutions :—

From Taunton Lunatic Hospital,	86
Worcester Lunatic Hospital,	26
Northampton Lunatic Hospital,	17
Asylum for Insane at Tewksbury,	22
State Almshouse at Tewksbury,	1,030
State Workhouse at Bridgewater,	162
State Primary School at Monson,	113
Local Office,	1,283
Total,	2,739

GENERAL AGENT'S REPORT.

And at an expense of \$9,057.08, as follows :—

Ocean fares and outfits,	\$2,723 95
Inland fares,	4,612 91
Cartage and expressage,	594 54
Board and provisions,	308 00
Telegrams and postage,	34 94
Assistance,	198 25
Officer's expenses,	584 49
	<hr/>
	\$9,057 08

Of this number, there were removed from the State, under the law of 1851, as follows :—

Via Old Colony Railroad,	160
Boston and Providence Railroad,	116
Boston and Albany Railroad,	73
Boston and Maine Railroad,	46
Boston and Lowell Railroad,	20
Eastern Railroad,	31
Fitchburg Railroad,	4
New York and New England Railroad,	36
Conveyances by water,	73
	<hr/>
Total,	559

Transfers.

From Taunton Lunatic Hospital to Asylum for Insane,	42
" " " to Northampton Lun. Hosp.,	22
Total,	<hr/> 64
From Worcester Lunatic Hospital to Asylum for Insane,	2
" " " to Northampton Lun. Hosp.,	34
Total,	<hr/> 36
From Northampton Lunatic Hospital to Asylum for Insane,	20
" " " to Worcester Lun. Hosp.,	1
Total,	<hr/> 21
From Asylum for Insane to Worcester Lunatic Hospital,	5
" " to Northampton Lunatic Hospital,	1
" " to Taunton Lunatic Hospital,	5
Total,	<hr/> 11

REMOVALS AND TRANSFERS.

From State Almshouse to State Workhouse (prisoners), . . .	259	
“ “ to “ “ (others), . . .	120	
“ “ to State Primary School (pupils), . . .	199	
“ “ to “ “ “ (others), . . .	70	
“ “ to State Industrial School, . . .	1	
Total,	—	649
From State Primary School to State Almshouse, . . .	5	
“ “ “ to State Reform School, . . .	1	
Total,	—	6
From State Workhouse to State Almshouse, . . .	4	
“ “ to Northampton Lunatic Hospital, . . .	2	
“ “ to Taunton Lunatic Hospital, . . .	3	
Total,	—	9
From State Reform School to State Workhouse, . . .	8	
“ “ “ to State Primary School, . . .	2	
Total,	—	10
From State Industrial School to State Workhouse, . . .	6	

Grand total of transfers, 812; made at an expense of \$1,660.10.

Removals and Transfers from Lunatic Hospitals.

Transfers to Asylum for Insane,—

From Taunton Lunatic Hospital,	42	
Worcester Lunatic Hospital,	2	
Northampton Lunatic Hospital,	20	
Total,	—	64

Sent out of the State,—

From Taunton Lunatic Hospital,	86	
Worcester Lunatic Hospital,	26	
Northampton Lunatic Hospital,	17	
Total,	—	129

Transferred to town or private account, removed by overseers or friends :—

From Taunton Lunatic Hospital,	102	
Worcester Lunatic Hospital,	78	
Northampton Lunatic Hospital,	17	
Total,	—	197
Total of transfers and removals from lunatic hospitals, . . .		390

GENERAL AGENT'S REPORT.

Expenses of Sub-Department.

Salaries,	\$2,400 00
Railway guides, news reports, etc.,	39 00
	<hr/>
	\$2,439 00

*Aggregate Expenditures for the Year.**Salaries.*

S. C. Wrightington,	\$3,000 00
Willard D. Tripp,	1,500 00
Charles M. Hanson,	1,500 00
William J. Stetson,	1,200 00
Henry H. Fairbanks,	1,000 00
Patrick Glynn,	900 00
Charles A. Colcord,	900 00
Fred. M. Moro,	600 00
	<hr/>
	\$10,600 00

Office Expenses.

Rent and taxes,	\$410 19
Fuel,	31 75
Water-rates,	22 25
Repairs,	19 29
Stationery and record-books,	214 27
Printing,	152 29
Postage,	100 65
Newspapers and railway guides,	39 00
Boat expenses,	49 35
Incidentals,	66 10
	<hr/>
	\$1,105 14

The appropriation for the year was	\$14,000 00
Total expenditures,	11,705 14
	<hr/>
Unexpended balance,	\$2,294 86

Net Receipts.

From sundry persons for board of friends or selves in the State Almshouse and lunatic hospitals,	\$3,664 24
From cities and towns for board of city and town paupers in the various State institutions,	14,389 89
As follows, viz :—	

RECEIPTS FOR BOARD.

Boston,	\$2,555 08	Essex,	\$35 00
Chelsea,	11 50	Fairhaven,	21 50
Cambridge,	706 55	Goshen,	15 00
Fall River,	246 90	Groton,	53 00
Fitchburg,	43 00	Granby,	70 50
Gloucester,	22 00	Grafton,	28 50
Holyoke,	162 50	Hopkinton,	80 25
Haverhill,	614 43	Littleton,	32 43
Lawrence,	330 50	Lincoln,	17 50
Lynn,	164 00	Lee,	197 00
Lowell,	722 18	Leicester,	36 00
Newton,	169 50	Lexington,	42 50
New Bedford,	150 50	Milford,	104 00
Salem,	207 50	Medford,	136 75
Springfield,	286 50	Maynard,	65 50
Somerville,	88 50	Manchester,	10 00
Taunton,	381 45	Monson,	8 50
Worcester,	505 50	Milton,	37 00
Acton,	22 00	Millbury,	17 50
Attleborough,	21 00	Northfield,	21 00
Ashburnham,	12 50	Nantucket,	72 00
Auburn,	43 00	Northbridge,	56 00
Bellingham,	60 00	Newbury,	65 00
Brookline,	47 00	Needham,	86 75
Berlin,	46 00	Natick,	48 50
Bernardston,	208 00	North Brookfield,	71 25
Bridgewater,	71 50	North Andover,	36 25
Beverly,	185 75	Oxford,	5 00
Belchertown,	21 00	Peabody,	126 50
Belmont,	74 50	Palmer,	84 00
Billerica,	35 50	Princeton,	45 50
Becket,	43 50	Pittsfield,	7 00
Blackstone,	66 50	Quincy,	50 00
Burlington,	6 00	Randolph,	33 00
Brockton,	40 00	Rockport,	50 50
Cummington,	43 00	Rockland,	57 00
Chatham,	46 00	Rehoboth,	109 50
Chicopee,	411 78	Spencer,	33 00
Chelmsford,	8 00	Southborough,	965 50
Carlisle,	53 50	Stoneham,	24 00
Chester,	36 00	Sharon,	34 00
Danvers,	43 50	Scituate,	297 25
Dedham,	31 00	Sutton,	49 00
East Bridgewater,	28 00	Shutesbury,	32 70
Everett,	728 50	Sandwich,	16 78
Easton,	51 50	Upton,	46 50

GENERAL AGENT'S REPORT.

Woburn, . . .	\$48 50	Warren, . . .	\$34 00
Whately, . . .	44 00	West Newbury, . . .	25 00
Williamsburg, . . .	22 75	Waltham, . . .	61 00
Westborough, . . .	242 50	Weymouth, . . .	45 50
West Stockbridge, . . .	169 86	Wilmington, . . .	50 50
Watertown, . . .	131 25	Winthrop, . . .	35 50
Wayland, . . .	24 00	Wilbraham, . . .	42 50
Weston, . . .	3 50	Wakefield, . . .	25 00

Amount paid treasurer of the Commonwealth, . . . \$18,054 13

This amount was received for their support in the following named institutions :—

Taunton Lunatic Hospital,	\$5,361 00
Worcester Lunatic Hospital,	4,227 67
Northampton Lunatic Hospital,	1,769 02
State Workhouse,	4,437 93
State Almshouse,	2,258 51
	<hr/>
	\$18,054 13

BUREAU OF SICK STATE POOR.

As heretofore stated, the separate department of the Sick State Poor was discontinued from January 1, 1876, and the duties thereof transferred to the department of the General Agent.*

The labor in the late department has been performed by the usual officers at the compensation fixed by the Board.

* At a meeting of the Board, held December 1, 1875, it was Voted, "That the separate department of the Sick State Poor be discontinued after the 31st of December, 1875, in accordance with the recommendations of the Special Agent in his report for the month of October, 1875, and that the duties thereof be thereafter transferred to the department of the General Agent."

At a meeting of the Board, held December 24, 1875, it was Voted, "That Dr. H. B. Wheelwright be appointed during the pleasure of the Board to perform the duties heretofore performed by him as Special Agent for the Sick State Poor, under the direction of the General Agent of the Board, at his former compensation; and that whenever a vacancy shall occur in that position, the General Agent shall nominate to the Board a medical man for such vacancy.

"That the assistants heretofore employed by said Special Agent (George B. Tufts, F. H. Cowing, S. A. Wheeler, Charles Foster, Henry Shaw, George H. Burt and F. T. Clark) be continued in their duties and compensation during the Board's pleasure, and whenever a vacancy shall occur in their number, the General Agent, after conference with Dr. Wheelwright as to the necessity of a new appointment, and the suitability of the person proposed, shall present his name for confirmation by the Board."

SICK STATE POOR.

While these labors have been largely increased by the suffering of the poor during the past winter and spring, the expenditure therefor has been somewhat lessened, and is still decreasing.

As full details of the purposes, methods and results of this bureau have been given in previous reports of its late chief officer, a general statement of its operations for the past year will be sufficient.

The notices for the sick received during the year number 2,431, covering 2,843 patients, and over one hundred more cases where the wife is settled and the husband is not, have been submitted to the Board, where no previous notice has been given. The notices exceed those of last year by 401, and the patients by 434. They come from 162 cities and towns, and of the whole number, Boston furnished 1,369, and 26 other places 751 more, leaving but 311 for the rest of the State. The Massachusetts Infant Asylum has sent 92 notices of foundlings and deserted children, the tracing of whose history is a most difficult task.

The number of visits made during the year is 4,494, about 1,200 more than last year, to which should be added 600 more on account of wife settlement cases. The settlements claimed number 405, of which 214 were defeated by a recent decision of the Supreme Judicial Court.

The new cases of small-pox have amounted to 32, and most of these have originated in the paper mills. They have been generally visited, and efficient and successful efforts have been made to prevent the spread of the disease.

A brief summary of the labor performed, and the expense attending the same, for the official year, is herewith appended.

The number of notices received on account of Sick State	
Poor was	2,431
On account of foundlings and deserted children, .	92
Total,	— 2,523
The number of bills audited on account of Sick State Poor	
was	2,002
Amount claimed,	\$34,315 12
allowed,	22,629 26
deducted,	— \$11,685 86

GENERAL AGENT'S REPORT.

The number of bills audited on account of burial of State paupers was	1,433
Amount claimed,	\$9,915 63
allowed,	9,056 76
deducted,	<u> </u> \$858 87

The number of bills audited on account of wife's settlement was	342
Amount claimed,	\$4,190 90
allowed,	3,221 85
deducted,	<u> </u> \$969 05

The number of bills audited on account of Mass. Infant Asylum was	151
Amount claimed,	\$5,969 89
allowed,	5,459 61
deducted,	<u> </u> \$510 28

The number of bills audited on account of small-pox was	95
Amount claimed,	\$6,541 77
allowed,	3,653 35
deducted,	<u> </u> \$2,888 42

The number of bills rejected, the parties having settlements in the State was	405
Amount claimed,	\$4,039 72

Summary.

Number of bills audited,	4,428
Amount claimed,	\$64,973 03
allowed,	44,020 83
deducted,	<u> </u> \$20,952 20

It will be seen from the above statement, that while 405 bills were rejected on the ground that the parties were settled in the State, a recent decision of the Supreme Judicial Court, to the effect that married women were not included within the provisions of the Act of 1874, defeated the settlements in 214 of these cases. But these 214 bills, though disallowed on account of supposed settlement, were transferred to the account of wife's settlement, and the amount being thus paid from another appropriation, no injury resulted to the claimants. . .

CONCLUSION.

Expenditures account Sick State Poor.

	Salaries.	Travelling Expenses.	Incidentals.	Total.
H. B. Wheelwright, . . .	\$2,355 00	\$385 53	\$236 58	\$2,977 11
F. H. Cowing, . . .	799 98	167 07	—	967 05
S. A. Wheeler, . . .	720 00	277 22	—	997 22
Charles Foster, . . .	540 00	31 85	—	571 85
George H. Burt, . . .	180 00	6 00	—	186 00
F. T. Clark, . . .	180 00	18 15	—	198 15
Total, . . .	\$4,774 98	\$885 82	\$236 58	\$5,897 38

Expenditures account Small-Pox.

George B. Tufts, . . .	\$1,200 00	\$304 25	\$158 69	\$1,662 94
Henry Shaw, . . .	300 00	—	—	300 00
Charles Foster, . . .	180 00	17 75	—	197 75
Charles A. Clark, Jr., . . .	220 50	49 25	—	269 75
Temporary assistants, . . .	215 00	142 30	—	357 30
Total, . . .	\$2,115 50	\$513 55	\$158 69	\$2,787 74

Grand total of expenditures account Bureau Sick State Poor, . \$8,685 12

CONCLUSION.

There are, I think, unmistakable indications that the long-continued business depression is gradually disappearing, and there is every reason for expecting that it will be followed by such a period of activity in the labor market as will materially lessen the number of unemployed. But the immediate future is less hopeful. The coming winter will inevitably fill to repletion our already overcrowded institutions, and unless additional accommodations are afforded, other arrangements must be made for their support. I would suggest that the erection of a frame building at Tewksbury, at an expense of \$2,000, for the shelter of two hundred able-bodied males, would furnish the necessary accommodation, and might, when the exigency had passed, be used as a chapel, the State Almshouse being at present without that necessary appendage.

GENERAL AGENT'S REPORT.

During the last eight years, more than one hundred thousand dollars have been collected for the board of lunatics and paupers through the agency of this department, twenty-five thousand of which was collected of individuals, but a small portion of which would have been paid into the State treasury but for the intervention of the Board. So thoroughly has this work been done, that the uncollected bills, not the subject of judicial investigation, now amount to less than one thousand dollars. During the same period, the Commonwealth has, through this agency, been relieved from the support of 2,424 insane persons: 1,000 by ascertaining their places of legal settlement in Massachusetts, 758 by removal to their places of settlement in adjoining States, and 666 by removal to their homes in the United States, the Dominion, and Europe.

In this connection, permit me to say, that whatever of success has attended the work of this department is in no small measure due to the cordial coöperation of the Board; to the promptness with which they have seconded every attempt to increase its efficiency; to the constant supervision they have exercised over the details of its labors; and to the charity manifested towards honest and well-meant endeavors, even when not successful.

Very respectfully,

S. C. WRIGHTINGTON.

OCTOBER 1, 1876.

STATISTICS OF IMMIGRATION.

SUPPLEMENT.

TABLE No. 1.

Showing the Number of Immigrants arriving at the Port of Boston, from April 20, 1837, to May 10, 1848, and the Amount Received in Commutation of Bonds during that period.

YEAR.	Number of Immigrants.	Amount Re- ceived.	YEAR.	Number of Immigrants.	Amount Re- ceived.
1837, .	2,594	\$5,188 00	1844, .	4,602	\$9,204 00
1838, .	1,138	2,276 00	1845, .	8,550	17,100 00
1839, .	1,709	3,418 00	1846, .	15,504	31,008 00
1840, .	3,237	6,474 00	1847, .	24,245	48,490 00
1841, .	3,649	7,298 00	1848, .	6,784	13,568 00
1842, .	5,445	10,890 00	Total, .	79,868	\$159,736 00
1843, .	2,411	4,822 00			

From April 20, 1837, to May 10, 1848, the labor of supervising and collecting was performed by an appointee of the mayor and aldermen of Boston. The dates mentioned represent the calendar year

GENERAL AGENT'S REPORT.

TABLE NO. 2.

Showing the Number of Immigrants arriving at the Port of Boston, from May 10, 1848, to April 1, 1872, and the Amount Received in Commutation of Bonds during that period.

YEAR.	Number of Immigrants.	Amount Received.	YEAR.	Number of Immigrants.	Amount Received.
1848, .	13,927	\$27,494 00	1862, .	2,196	\$4,158 00
1849, .	29,518	32,288 00	1863, .	5,316	9,516 00
1850, .	24,739	36,770 00	1864, .	5,830	10,000 00
1851, .	23,307	43,314 00	1865, .	7,057	13,908 00
1852, .	19,618	40,838 00	1866, .	11,527	23,500 00
1853, .	21,206	44,528 00	1867, .	11,266	23,300 00
1854, .	24,229	44,507 00	1868, .	15,128	30,337 00
1855, .	14,408	27,215 00	1869, .	26,414	52,183 00
1856, .	14,022	23,545 00	1870, .	30,069	45,612 00
1857, .	12,536	21,982 00	1871, .	22,904	31,264 00
1858, .	4,551	9,830 00	1872, .	7,493	8,528 00
1859, .	7,096	13,319 00			
1860, .	7,874	13,365 00			
1861, .	5,091	8,232 00			
			Total, .	367,322	\$639,533 00

Grand total received in commutation, \$799,269 00

From May 10, 1848, to April 1, 1872, the supervision was performed by officers of the Commonwealth. The dates mentioned represent the official year, which ends September 30. From June 1, 1849, to March 20, 1850, during which period no bonds were commuted, 18,135 immigrants were landed. The amount refunded under the Act of 1853 was \$27,496. The amount refunded under the Act of 1870 was \$32,412.

TABLE NO. 3.

Showing the Number of Immigrants arriving at the Port of Boston, from April 1, 1872, to October 1, 1876.

Number of immigrants, 1872,	18,464
" " " 1873,	31,042
" " " 1874,	20,223
" " " 1875,	13,468
" " " 1876,	8,118
Total,	91,315
Grand total of immigrants,	538,505

From April 1, 1872, the commutation of alien passenger bonds was discontinued. The dates mentioned represent the official year, which ends September 30.

TABLE No. 4.
Showing the Nationality of Immigrants landing at the Port of Boston for the several official years, from May 10, '48, to Oct. 1, '76.

PLACE OF BIRTH.	1848.	1849.	1850.	1851.	1852.	1853.	1854.	1855.	1856.	1857.	1858.	1859.	1860.	1861.	1862.
British Provinces,	1,068	2,290	1,533	1,640	2,673	2,543	2,973	3,029	3,274	2,941	993	1,472	1,339	1,011	626
England, .	1,660	3,593	3,248	3,566	2,129	1,937	2,105	1,927	1,729	1,893	529	1,129	2,509	1,619	576
Wales, .	25	30	24	27	16	73	57	402	703	6	7	4	7	11	4
Scotland, .	181	665	89	293	347	429	449	337	208	153	77	37	49	-	13
Ireland, .	10,827	22,441	19,432	17,209	13,141	14,429	16,143	6,724	6,687	5,592	2,356	4,132	3,492	2,003	631
Sweden, .	86	108	144	160	697	843	1,419	716	536	759	131	32	57	100	68
Denmark, .	-	-	3	4	1	13	14	17	8	19	3	-	6	4	2
Germany, .	30	222	144	191	161	376	441	442	264	527	92	65	68	45	57
Holland, .	-	22	-	19	106	92	19	43	15	39	5	6	19	34	-
Belgium, .	-	-	-	1	-	19	-	63	142	47	-	-	13	2	2
France, .	20	42	44	51	83	121	119	114	73	-	52	38	45	37	32
Spain, .	8	5	8	11	3	19	11	21	14	11	12	16	4	8	16
Austria, .	-	-	-	4	1	3	-	1	7	1	1	2	3	-	-
Hungary, .	-	-	-	1	-	4	-	3	4	-	-	-	1	-	-
Switzerland, .	-	-	4	3	29	21	11	27	13	15	-	11	19	8	17
Italy, .	-	24	17	31	45	53	27	49	65	169	25	15	32	11	16
Russia, .	-	7	-	8	6	11	3	7	11	-	2	-	-	3	2
Poland, .	-	-	-	7	-	14	3	19	11	3	-	-	4	3	1
East Indies, .	-	1	-	1	2	3	1	3	5	2	1	1	-	2	-
West Indies, .	9	5	19	21	15	14	34	41	14	25	14	4	-	11	1
South America, .	-	-	-	1	-	-	-	-	-	-	2	1	-	1	-
South Africa, .	10	-	-	8	1	4	3	5	2	-	-	-	-	1	-
Portugal & W. Isl.,	3	52	21	43	158	176	390	402	290	326	243	116	189	169	127
Other countries, .	-	11	9	7	4	9	7	16	7	8	6	15	18	8	5
Totals, .	13,927	29,518	24,739	23,307	19,618	21,206	24,229	14,408	14,022	12,536	4,551	7,096	7,874	5,091	2,196

TABLE No. 4.—Continued.

GENERAL AGENT'S REPORT.															
PLACE OF BIRTH.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	Total.
British Provinces, .	1,879	2,299	3,989	4,210	3,902	4,229	4,917	3,668	3,049	2,987	2,539	2,060	1,782	1,660	72,572
England, .	1,491	1,025	734	2,053	1,796	2,426	6,220	8,278	6,145	7,752	9,226	5,146	3,277	1,590	87,308
Wales, .	16	179	—	109	—	19	42	144	97	41	33	23	23	13	2,135
Scotland, .	24	52	174	137	117	544	979	1,081	574	1,020	942	602	418	201	10,192
Ireland, .	1,563	739	917	3,252	4,286	4,212	8,558	11,321	9,240	9,498	12,474	8,854	5,174	2,655	227,982
Sweden, .	5	249	68	129	—	57	493	581	399	1,252	1,235	601	676	463	12,064
Denmark, .	—	10	14	74	—	41	27	31	56	76	152	143	123	105	946
Germany, .	81	683	197	555	285	2,140	4,100	3,460	1,973	2,069	2,677	1,234	591	562	23,732
Holland, .	10	—	21	49	—	149	179	149	100	31	46	51	16	14	1,234
Belgium, .	4	302	—	—	—	210	49	11	24	15	7	22	11	17	961
France, .	33	51	36	98	—	66	71	195	77	139	128	127	165	67	2,124
Spain, .	17	—	9	16	—	19	20	21	31	—	6	5	24	15	350
Austria, .	3	14	—	—	13	23	19	21	20	33	22	10	26	—	227
Hungary, .	—	—	—	78	—	41	9	—	4	—	—	25	2	11	183
Switzerland, .	14	21	—	31	19	29	68	77	23	49	15	6	21	3	554
Italy, .	17	19	—	21	—	40	127	271	287	47	29	162	394	71	2,064
Russia, .	—	—	—	2	—	7	3	12	19	—	96	33	27	28	287
Poland, .	2	—	7	—	—	19	12	49	24	229	281	107	126	103	1,024
East Indies, .	1	—	—	—	53	42	8	1	—	—	1	—	1	1	130
West Indies, .	12	10	30	25	190	187	54	63	74	10	12	26	32	27	979
South America, .	—	8	—	4	35	37	18	5	13	14	26	3	6	15	189
South Africa, .	—	—	9	91	10	31	56	17	11	—	21	5	3	16	304
Portugal & W. Isl., .	134	130	807	521	518	509	364	611	664	663	1,068	960	544	479	10,617
Other countries, .	10	39	45	72	42	51	21	2	—	32	6	18	6	2	479
Totals, .	5,816	5,830	7,057	11,527	11,266	15,128	26,414	30,069	22,904	25,957	31,042	20,223	13,468	8,118	458,637

STATISTICS OF IMMIGRATION.

TABLE No. 5.

Showing the Age of Immigrants landing at the Port of Boston for the several official years, from May 10, 1848, to Oct. 1, 1876.

DATE.	15 years and under.	Between 15 and 25 years.	Between 25 and 50 years.	50 years and upwards.
1848,	2,784	6,264	4,184	695
1849,	5,900	11,800	10,325	1,493
1850,	4,944	9,892	8,548	1,355
1851,	4,920	9,842	7,645	900
1852,	4,858	9,842	3,920	998
1853,	3,244	8,476	8,734	752
1854,	4,875	9,788	8,544	1,022
1855,	3,600	5,390	4,620	798
1856,	2,804	5,608	4,907	703
1857,	2,574	4,989	4,382	591
1858,	849	1,981	1,489	232
1859,	1,927	2,726	1,924	519
1860,	1,572	3,144	2,751	407
1861,	1,126	2,145	1,578	242
1862,	444	862	740	150
1863,	1,089	2,158	1,875	194
1864,	1,262	2,214	2,030	324
1865,	1,428	2,789	2,475	365
1866,	2,537	4,773	3,673	544
1867,	2,253	4,506	3,943	564
1868,	3,142	6,359	4,923	704
1869,	6,221	10,015	9,048	1,130
1870,	6,630	11,618	10,373	1,448
1871,	4,750	9,669	7,503	982
1872,	5,625	11,087	8,189	1,056
1873,	6,895	12,995	9,890	1,262
1874,	4,883	8,221	6,067	1,052
1875,	2,913	5,471	4,217	867
1876,	1,734	3,012	2,717	655
Total,	97,783	187,636	151,214	22,004

GENERAL AGENT'S REPORT.

TABLE NO. 6.

Showing the Sex of Immigrants landing at the Port of Boston for the several official years, from May 10, 1848, to Oct. 1, 1876.

DATE.	Males.	Females.	DATE.	Males.	Females.
1848, . . .	7,701	6,226	1864, . . .	3,198	2,632
1849, . . .	15,375	14,143	1865, . . .	3,828	3,229
1850, . . .	12,615	12,124	1866, . . .	6,416	5,111
1851, . . .	12,182	11,125	1867, . . .	6,259	5,007
1852, . . .	10,798	8,820	1868, . . .	8,076	7,052
1853, . . .	11,166	10,040	1869, . . .	13,485	12,929
1854, . . .	12,830	11,399	1870, . . .	16,736	13,333
1855, . . .	7,850	6,558	1871, . . .	12,407	10,497
1856, . . .	7,713	6,309	1872, . . .	14,300	11,657
1857, . . .	6,602	5,934	1873, . . .	16,602	14,440
1858, . . .	2,451	2,100	1874, . . .	10,373	9,850
1859, . . .	3,848	3,248	1875, . . .	7,016	6,452
1860, . . .	4,716	3,158	1876, . . .	4,256	3,862
1861, . . .	2,634	2,457			
1862, . . .	1,208	988			
1863, . . .	2,842	2,474			
			Total, . . .	245,483	213,154

TABLE NO. 7.

Showing the Number of Vessels bringing Passengers from Foreign Ports to the Port of Boston, the Number of such Passengers, and the Expense attending their reception, from May 10, 1848, to October 1, 1876.

YEAR.	No. of Vessels.	No. of Passengers.	Expense.	YEAR.	No. of Vessels.	No. of Passengers.	Expense.
1848,	508	15,407	\$2,175 76	1864,	916	14,091	\$3,337 00
1849,	1,011	35,526	4,834 43	1865,	917	15,823	3,785 83
1850,	1,005	36,567	5,985 42	1866,	1,089	21,269	3,863 28
1851,	1,128	29,043	6,606 03	1867,	1,074	19,812	4,713 98
1852,	1,180	26,626	6,534 21	1868,	1,141	23,906	4,451 57
1853,	1,159	25,773	5,852 61	1869,	1,386	36,118	4,879 89
1854,	1,067	30,842	6,492 67	1870,	1,162	39,595	5,343 94
1855,	963	22,330	6,492 28	1871,	993	31,883	4,844 42
1856,	894	22,609	6,764 86	1872,	838	34,743	3,191 50
1857,	869	20,808	6,567 77	1873,	709	40,572	3,775 36
1858,	760	11,587	6,671 82	1874,	602	29,042	3,181 13
1859,	807	14,623	7,276 22	1875,	559	21,993	2,692 70
1860,	872	15,721	6,997 40	1876,	557	16,004	2,638 83
1861,	661	12,099	6,765 82				
1862,	666	8,430	6,071 04				
1863,	770	13,787	5,957 42				
				Total,	26,263	686,629	\$148,745 19

STATISTICS OF LUNACY.

TABLE No. 8.

Showing the Number of State Patients admitted to the State Lunatic Hospitals (excluding transfers) during the past seventeen years.

1860,	.	.	.	.	.	273	1870,	.	.	.	.	.	451
1861,	.	.	.	.	.	316	1871,	.	.	.	.	.	467
1862,	.	.	.	.	.	245	1872,	.	.	.	.	.	495
1863,	.	.	.	.	.	242	1873,	.	.	.	.	.	499
1864,	.	.	.	.	.	236	1874,	.	.	.	.	.	571
1865,	.	.	.	.	.	219	1875,	.	.	.	.	.	502
1866,	.	.	.	.	.	284	1876,	.	.	.	.	.	509
1867,	.	.	.	.	.	314							
1868,	.	.	.	.	.	328	Total,	.	.	.	.	.	6,293
1869,	.	.	.	.	.	342							

TABLE No. 9.

Showing the Number of State Patients in the State Hospitals on the 1st of October of each year.

Y E A R .	Worcester Hospital.	Taunton Hospital.	Northampton Hospital.	Totals.
1860,	130	196	221	547
1861,	156	243	216	615
1862,	189	271	232	692
1863,	175	238	248	661
1864,	116	186	216	518
1865,	91	152	235	478
1866,	129	147	272	548
1867,	101	153	271	525
1868,	95	181	264	540
1869,	51	146	234	431
1870,	35	124	209	368
1871,	29	91	215	335
1872,	25	85	230	340
1873,	46	76	246	368
1874,	82	128	291	501
1875,	42	135	261	438
1876,	35	137	253	425

GENERAL AGENT'S REPORT.

TABLE No. 10.

Showing the average number of State Patients supported at the three Lunatic Hospitals during the past seventeen official years, and the amount paid for their Board.

	Taunton.	Worcester.	Northampton.	Totals.
1860—Average number,	202	154	195	551
Amount paid, .	\$26,260 00	\$20,020 00	\$25,350 00	\$71,630 00
1861—Average number,	238	168	219	625
Amount paid, .	\$30,940 00	\$21,840 00	\$28,470 00	\$81,250 00
1862—Average number,	276	184	271	731
Amount paid, .	\$36,454 00	\$24,304 00	\$35,793 00	\$96,551 00
1863—Average number,	257	184	247	688
Amount paid, .	\$35,080 00	\$25,116 00	\$33,716 00	\$93,912 00
1864—Average number,	212	145	232	589
Amount paid, .	\$30,977 00	\$21,187 00	\$33,899 00	\$86,063 00
1865—Average number,	173	106	225	504
Amount paid, .	\$28,697 00	\$17,581 00	\$37,323 00	\$83,600 00
1866—Average number,	162	143	251	556
Amount paid, .	\$27,378 00	\$24,167 00	\$42,419 00	\$93,964 00
1867—Average number,	142	138	262	542
Amount paid, .	\$25,400 00	\$24,685 00	\$46,866 00	\$96,951 00
1868—Average number,	168	96	264	528
Amount paid, .	\$30,693 00	\$17,595 00	\$48,257 00	\$96,545 00
1869—Average number,	165	75	249	489
Amount paid, .	\$30,025 00	\$13,714 00	\$45,348 00	\$89,087 00
1870—Average number,	147	52	237	436
Amount paid, .	\$26,862 00	\$9,530 00	\$43,176 00	\$79,568 00
1871—Average number,	132	46	232	410
Amount paid, .	\$24,143 00	\$8,447 00	\$42,236 00	\$74,826 00
1872—Average number,	114	43	227	384
Amount paid, .	\$20,787 00	\$7,853 00	\$41,585 00	\$70,225 00
1873—Average number,	97	51	248	396
Amount paid, .	\$17,676 00	\$9,296 00	\$45,254 00	\$72,226 00
1874—Average number,	119	65	286	470
Amount paid, .	\$21,635 00	\$11,841 00	\$52,287 00	\$85,763 00
1875—Average number,	145	69	276	490
Amount paid, .	\$26,470 00	\$12,609 00	\$50,358 00	\$89,437 00
1876—Average number,	164	56	260	480
Amount paid, .	\$30,083 00	\$10,238 00	\$47,503 00	\$87,824 00

STATISTICS OF LUNACY.

TABLE No. 11.

Showing the Number of State Patients from the State Lunatic Hospitals, provided for by the Alien Commissioners and Board of State Charities, during the past seventeen years.

Y E A R .	Sent to Asylum.	Transferred to Town of Settlement.	Otherwise provided for.	Total.
1860,	9	4	17	30
1861,	3	4	31	38
1862,	3	10	21	34
1863,	37	13	51	101
1864,	70	9	64	143
1865,	70	6	29	105
1866,	35	—	25	60
1867,	74	22	31	127
1868,	76	24	28	128
1869,	102	58	120	280
1870,	143	90	120	353
1871,	120	92	128	340
1872,	103	97	145	345
1873,	94	97	163	354
1874,	42	82	127	251
1875,	61	207	157	425
1876,	64	195	131	390
Totals,	1,106	1,010	1,388	3,504

TABLE No. 12.

Showing the Amount collected for the Board of Lunatics and Paupers at the State Hospitals and Almshouses during the past seventeen years.

1860,	\$1,842 00	1870,	\$14,235 00
1861,	2,500 00	1871,	9,078 00
1862,	3,069 00	1872,	9,232 00
1863,	3,451 00	1873,	7,206 00
1864,	2,869 00	1874,	7,295 00
1865,	4,474 00	1875,	16,092 00
1866,	6,722 00	1876,	18,054 00
1867,	5,955 00		
1868,	4,391 00		
1869,	19,741 00	Total,	\$136,206 00

EIGHTH ANNUAL REPORT

OF THE

VISITING AGENT

OF THE

BOARD OF STATE CHARITIES.

1875-6.

VISITING AGENT'S REPORT.

To the Board of State Charities.

GENTLEMEN :—The Eighth Annual Report of the work of the Visiting Agency, established by legislative Act in 1869, for the year ending September 30, 1876, is herewith presented.

In this year, the Agency had more work, yet employed a less number of persons, than in any one of the five years immediately preceding. The pressure of its business prevented the Agent and his assistants from taking, in full, the vacations which the law allows employés of the State.

The duties of the Agency relate wholly to children, chiefly to those in the care of the State outside of its walled institutions, and to those who are brought before the courts as offenders. It has some duties in connection with those in the State Reform, Industrial, and Primary schools, and with those put out in families by cities and towns. During the year, the Agency dealt with more than four thousand children, exclusive of those within the state institutions. In this Report, the duties are designated—

VISITATION.

ATTENDANCE UPON COURTS.

INVESTIGATIONS RELATING TO THE RELEASE, ETC., OF CHILDREN.

SEEKING PLACES FOR CHILDREN.

CHILDREN SUPPORTED BY CITIES AND TOWNS.

ADOPTION, AND MISCELLANEOUS WORK.

VISITATION.

The children who constitute the minor wards of the State are of two classes,—dependents and offenders. They are

VISITING AGENT'S REPORT.

under the legal control of the trustees of the State Reform and Industrial schools, the inspectors of the State Primary School, the Board of State Charities, and the inspectors of the State Almshouse. Only a very few, however, are under the control of the last-named board. The right to hold and control these children during their minority is given in nearly every case, and the right is generally reserved by the boards during the whole of such time.

Possessing such control, the State pursues the plan of putting into families such children as may not need the restraint of walled institutions, and yet cannot properly be discharged from control. The plan has been found advantageous both to the children and to the State.

The act of putting out does not change the relationship of the State to the child. Those outside have greater personal freedom, more intimate relations with the world, and the advantages of separation; yet they equally need, and now have, essentially the same surveillance and help as those within the walls of the schools, together with such other supervision as their varied circumstances and conditions require. The superintendence of the minor wards of the State, who are outside its walled institutions, is vested in the Visiting Agency, and the control of them is practically delegated to the Agency by several of the Boards in whose legal custody they are. The Agency exercises these original and delegated powers in its acts of visitation.

For many years, the number of minor wards of the State, in families, has exceeded the number of all those within the schools. Before this Agency was established, the number was not accurately known, and there was no provision of law, or any endeavor, which placed or kept all of them under control,—certainly none which secured a comprehensive surveillance of all. The number without the schools is still greater than the number within, although the list of those outside has been carefully pruned, and the dull times have served to hinder the placing of children in families.

Those under the care of the Agency, and subject to its visitation, will be referred to in seven divisions; viz., those

VISITATION.

who have gone out from the Reform, Industrial, or Primary schools; those under the authority of the Board of State Charities; those from the State Almshouses at Monson and Tewksbury, and those from town almshouses.

At the commencement of the year, there were out on probation with friends, on trial, under indenture or bargain, or otherwise under the control of the various boards or institutions, twelve hundred and eight (1,208) children to be visited during the year. They were under authority as follows:—

	Boys.	Girls.	Total.
Reform School,	413	—	413
Industrial School,	—	79	79
Primary School,	221	144	365
Board of State Charities,	228	66	294
Monson Almshouse,	14	6	20
Tewksbury Almshouse,	3	4	7
Town Almshouses,	21	9	30
Total,	900	308	1,208

There were placed out from the various institutions during the year, three hundred and forty-eight (348) children, as follows:—

	Boys.	Girls.	Total.
From Reform School,	132	—	132
Industrial School,	—	45	45
Primary School,	58	22	80
Board of State Charities,	74	13	87
Monson Almshouse,	—	—	—
Tewksbury Almshouse,	1	1	2
Town Almshouses,	—	2	2
Total,	265	83	348

So that the total number to be visited during the year, after deducting those who have been out twice and the children in the care of the Board of State Charities who

VISITING AGENT'S REPORT.

have not been in any place except the Primary School, was fifteen hundred and fifty-six (1,556), as follows :—

	Boys.	Girls.	Total.
From Reform School,	545	—	545
Industrial School,	—	124	124
Primary School,	279	166	445
Board of State Charities,	302	79	381
Monson Almshouse,	14	6	20
Tewksbury Almshouse,	4	5	9
Town Almshouses,	21	11	32
Total,	1,165	391	1,556

The history of these children, during the year, and their condition at its close, in detail, is substantially as follows :—

Reform School.

Of those on the list at the beginning of the year, there are—

At work on wages, steady, and of good repute,	87
At home with relatives, conduct good,	130
At home with relatives, conduct fair,	17
At home with relatives, conduct and reputation uncertain,	8
On trial, bargain, or indenture,	38
Rough, intemperate, or refugees from officers,	13
Gone West, California, etc., doing well,	14
Gone to foreign countries with friends,	7
Gone to parts unknown, of doubtful character, no friends,	12
At sea, whaling, or other long voyages,	10
Enlisted in United States navy,	3
Enlisted in United States army,	8
Died,	5
In Insane Asylum,	1
Have been arrested and fined,	2
In jail for non-payment of fines, or waiting trial,	13
In House of Reformation, Boston,	1
In House of Industry, Boston,	5
Are or have been in House of Correction,	22
In State Prison,	1
Returned to Reform School,	15
Ran away from indentures, not found,	1
Total,	413

VISITATION.

Of the boys who went out during the year, one hundred and two (102) went to their friends on probation, and thirty (30) were placed in families on trial, bargain, or indenture.

Of those on probation, the number—

Doing well, and generally at work, is	76
Doing fairly, but doubtful,	5
Returned to the school,	4
Recently gone out, not visited,	10
In houses of correction or industry,	3
Refugees from officers,	1
Ran away from home, on the tramp,	2
Gone West with friends,	1
Total,	102

Of those placed out on bargain, there are—

In place, doing well, and satisfactory bargains made,	19
Returned to the school,	4
Allowed to go to friends,	6
Died,	1
Total,	30

Deducting from five hundred and forty-five (545), the whole number, those who have reached their majority, died, been returned, sentenced to long terms of imprisonment, enlisted in army or navy, gone to sea on long voyages, and those who cannot be found, there are left for visitation the ensuing year, three hundred and eleven (311), of whom two hundred and fifty-four (254) are with friends at home, or working on wages for themselves, and fifty-seven (57) are under indenture, or on bargains made through this office.

Industrial School.

Of the seventy-nine (79) girls from this school who were under its control, outside the institution, October 1, there—

 VISITING AGENT'S REPORT.

Remain under indenture, in same family as a year ago,	15
Have been transferred without return to school,	3
Indentured to parents or friends, same as a year ago,	15
Have married (nearly all suitably),	10
Were at work on wages, and now 21 years old,	6
Were at home with friends, and now 21 years old,	6
Time out at 18, under old law,	2
Discharged from control of school,	1
Returned to Industrial School,	13
In House of Correction,	3
In house of ill-fame,	2
Gone to friends at a distance, not seen,	3
<hr/>	
Total,	79

Of those who went out during the year, thirty-four (34) were indentured in families, and eleven (11) to parents or friends.

Of those in families, there have—

Remained and done well,	22
Arrived at their majority,	2
Married,	1
Been returned to the school,	9—34

Of those at home, there have—

Done well,	8
Been discharged,	1
Been returned to school,	2—11
<hr/>	
Total,	45

Deducting those who have been returned, married, discharged, or who arrived at the age when the control of the State ceases, there are left under the control of the school, and subjects of visitation, sixty (60), of whom forty (40) are indentured in places found for them, and twenty (20) are with friends or relatives.

VISITATION.

Primary School.

	Boys.	Girls.	Total.
There still remain in the same place, no change,	141	98	239
Transferred from place to place,	15	10	25
Time out, indentures settled,	24	19	43
Time out, indentures not yet settled,	2	6	8
Allowed to go to friends,	10	4	14
At work on wages,	4	—	4
Adopted,	—	1	1
Ran away, found in other institutions,	2	—	2
Ran away this and previous years,	16	—	16
Returned to Primary School,	7	6	13
Total,	221	144	365

Of those who went out during the year—

	Boys.	Girls.	Total
There are in place, no change,	44	16	60
There are in place, transferred,	2	3	5
Allowed to go to friends,	2	—	2
Ran away and sent to Reform School,	2	—	2
Ran away, not found,	3	—	3
Returned to Primary School,	5	3	8
Total,	58	22	80

Deducting those whose terms of indenture have expired, and whose indentures are settled, those who have gone to their friends, and those who ran away in previous years, and there are left for visitation the ensuing year, two hundred and fifteen (215) boys and one hundred and thirty-three (133) girls; in all, three hundred and forty-eight (348) children from this school.

Board of State Charities' Children.

At the commencement of the year, there were in the custody of the Board, three hundred and fifty-seven (357) children, of whom sixty-three (63) were in the Primary School. The

VISITING AGENT'S REPORT.

situation of these children during the year, and at its close, is thus tabulated. Of the sixty-three (63) who were in the Primary School, October 1, 1875,—

	Boys.	Girls.	Total.
There remain,	16	2	18
were placed out,	12	1	13
were allowed to go to friends on probation, or discharged,	28	—	28
were transferred to Tewksbury Almshouse,	1	—	1
ran away from the school,	3	—	3
Total,	60	3	63

Of the above number, two boys and one girl were returned from places, two boys from friends, and two were sent to the Reform School. Of those out at the beginning of the year, there have been—

	Boys.	Girls.	Total.
At work on wages, doing well generally,	28	—	28
With parents or friends, doing well,	72	14	86
doing badly,	2	—	2
Remained in place, no change,	53	22	75
Transferred to new places,	11	10	21
Allowed to go home from place,	11	2	13
Fulfilled bargain or indenture,	12	7	19
Returned to Primary School,	5	—	5
Ran away and went to distant places previous to October last,	11	—	11
At sea, on long voyages,	6	—	6
In jail or house of correction,	3	—	3
Reform School,	8	—	8
Industrial School,	—	2	2
Ran away this year, not found,	2	—	2
Gone to Europe,	1	—	1
Removed, not found,	3	4	7
Married,	—	4	4
In Tewksbury Almshouse,	—	1	1
Total,	228	66	294

VISITATION.

There were committed to the custody of the Board during the year, seventy (70) boys and fourteen (14) girls; in all, eighty-four (84). Of these, there were—

	Boys.	Girls.	Total.
Placed in Primary School, and there remained,	35	2	37
In Primary School, and subsequently allowed to go to their friends,	5	1	6
In Primary School temporarily, and placed out,	4	1	5
Allowed to remain with friends, and did well,	16	5	21
In Primary School, eloped, found, and sent to Reform School,	1	—	1
Placed out, and subsequently allowed to go to friends,	1	—	1
Allowed to remain with friends on probation, conduct bad, and sent to Reform School, .	2	—	2
Allowed to remain with friends, and afterwards sent to the Primary School, . . .	1	—	1
Placed in families, did well,	3	3	6
Tried in place, and sent to Primary School, .	2	1	3
Placed out, stole, and sent to House of Correction,	—	1	1
Total,	70	14	84

After deducting those discharged by the Board, committed to other institutions, and otherwise disposed of, there remain of children in the custody of the Board, three hundred and fourteen (314), of whom sixty-six (66) are in the State Primary School; leaving, as the number to be visited October 1, 1876, two hundred and forty-eight (248), of whom 195 are boys and 53 girls.

Monson Almshouse.

Of the children put out from this institution, there remained October 1, 1875, as subjects of visitation, fourteen (14) boys and six (6) girls, of which the following is the record:—

VISITING AGENT'S REPORT.

	Boys.	Girls.	Total.
Served out their time, whose indentures have been fulfilled,	10	—	10
Been brought up as own children, and gone away with adopted parents,	2	—	2
Still in place, under indenture,	2	6	8
Total,	14	6	20

Leaving two (2) boys and six (6) girls yet to visit.

Tewksbury Almshouse.

	Boys.	Girls.	Total.
Still in place,	2	3	5
Gone to friends,	1	—	1
Adopted,	—	1	1
Total,	3	4	7

There have been placed, during the year, from this institution, one boy and one girl, both now in their places. The number continued for visitation remains the same as last year, three (3) boys and four (4) girls.

The Town Almshouse Children.

	Boys.	Girls.	Total.
Still in place,	9	7	16
Gone to friends,	12	2	14
Total,	21	9	30

Two girls from one of the town almshouses have been placed out during the year at the request of Overseers of the Poor, making the number to be visited the ensuing year eighteen (18), nine (9) boys and nine (9) girls.

VISITATION.

Revision of Visiting List.

After revising the visiting list, and discharging therefrom the names of all persons no longer subjects of visitation, there remained upon the rolls the names of one thousand (1,000) children, who are to be visited within the year beginning October 1, 1876, to which will be added, from time to time, the names of those who go out during the ensuing year.

Those now upon the rolls were put out by the authorities, as follows :—

	Boys.	Girls.	Total.
Reform School,	311	—	311
Industrial School,	—	60	60
Primary School,	215	133	348
Board of State Charities,	195	53	248
Monson Almshouse,	2	6	8
Tewksbury Almshouse,	3	4	7
Town Almshouses,	9	9	18
Total,	735	265	1,000

Location.

The children to visit the ensuing year are located as follows :—

In Berkshire County,	42	. . . . .	in 15 towns.
Franklin County,	34	. . . . .	in 18 "
Hampshire County,	54	. . . . .	in 14 "
Hampden County,	150	. . . . .	in 21 "
Worcester County,	141	. . . . .	in 40 "
Middlesex County,	117	. . . . .	in 30 "
Essex County,	86	. . . . .	in 16 "
Suffolk County,	107	. . . . .	in 3 "
Norfolk County,	21	. . . . .	in 10 "
Plymouth County,	14	. . . . .	in 6 "
Bristol County,	51	. . . . .	in 10 "
Barnstable County,	15	. . . . .	in 7 "
Dukes County,	2	. . . . .	in 2 "
Nantucket County, . . . . .	—	. . . . .	in — "

 VISITING AGENT'S REPORT.

In State of New Hampshire,	48	.	.	.	.	.	in 23 towns.
of Vermont,	23	.	.	.	.	.	in 12 "
of Rhode Island,	3	.	.	.	.	.	in 2 "
of Connecticut,	92	.	.	.	.	.	in 28 "
	<hr/>						<hr/>
	1,000	.	.	.	.	.	in 257 towns.

Organization.

For the purpose of "visitation," and for the general business of the office, a division of the territory in which the children are located into four districts, is made, as follows:—

Western District.—Includes the counties of Berkshire, Franklin, Hampshire, and Hampden, the State of Vermont, and the six western counties of Connecticut. In charge of Hon. Gordon M. Fisk of Palmer.

Central District.—Includes the county of Worcester, the western and southern parts of Middlesex, the States of New Hampshire and Rhode Island, and Windham and New London counties in Connecticut. In charge of Bernard B. Vassall of Worcester.

Eastern District.—Includes the county of Essex, the eastern part of Middlesex, and that part of Suffolk lying north and east of Cambridge, Court and State streets in the city of Boston. In charge of George H. Hull of Saugus.

Southern District.—Includes that part of Suffolk County south and west of Cambridge, Court and State streets in the city of Boston, and the counties of Norfolk, Plymouth, Bristol, Barnstable, Dukes, and Nantucket. In charge of Abraham G. Hart of Fall River.

In concluding the statement of visitation, I remark, that the number of visits made during the year was considerably larger than the number of children whose names are borne upon the visiting rolls, as many were visited more than once, some of them several times each. Reports of visits were made from time to time as they occurred, to the several boards having legal custody of the children.

The conduct and condition of the children were found to be quite satisfactory, better as a whole than in former years.

ATTENDANCE UPON COURTS.

By our method of business, and with long experience, each Visitor has become quite intimately acquainted with the children, and with the people of his district, and the official service of each one is reënforced by suggestions and acts of friendship.

By visitation, the varied wants of these children of the State, scattered in a thousand households, are met. Without the Visiting Agency, or something similar for the supervision and control of the minor wards of the State in families, the plan of thus putting them out from the schools would soon fail in many advantages.

The economy of putting and keeping such children as are suitable in families, rather than in walled institutions, is seen in the fact that it costs the State less than four and one-half dollars a year, per capita, to care for them in families, while it costs about one hundred and fifty dollars a year, per capita, to hold and maintain them in such institutions. The other advantages of such a system of segregation need not be discussed.

ATTENDANCE UPON COURTS.

The work of the Agency in relation to juvenile offenders, is large in amount, and of prime importance.

The law which provides for magistrates especially commissioned to receive and hear complaints against children under seventeen years of age, apart from the trials of adults,—that gives them large and final jurisdiction,—that allows peculiar ways of disposal upon the request of a state officer,—that requires notices of all complaints to such an officer, with opportunities for him to investigate the cases and attend the hearings,—has been spread in full upon the pages of former reports of this Agency. The powers and duties of the magistrates and Visiting Agent in such cases, are not merely inferential, nor simply permissive. They are distinct and mandatory. The law was wrought from facts concerning juvenile offenders and the well-matured opinions of those who had seen the defects of former proceedings, and perceived better methods for the children and the State. Possibly the extent of the work given this Agency was not clearly seen,

 VISITING AGENT'S REPORT.

yet the advantages arising therefrom have always been greater than the outlay.

During the year now in review, twenty-seven hundred and twenty-five (2,725) cases arose in the courts against children, of which the Agency had notice, being nearly nine (9) cases for each working day of the year. They appeared in different months of the year, as follows:—

1875. October, . . . 269 cases.	1876. April, . . . 165 cases.
November, . . . 232 "	May, . . . 182 "
December, . . . 194 "	June, . . . 281 "
1876. January, . . . 192 "	July, . . . 222 "
February, . . . 201 "	August, . . . 336 "
March, . . . 203 "	September, . . . 248 "

The number for the year was more than seven hundred greater than in any former one. These were brought before fifty-six (56) different magistrates, and from one hundred and seventeen (117) different cities and towns, as follows:—

Four towns in Barnstable County,	7 cases.
Five towns in Berkshire County,	22 "
Six towns in Bristol County,	119 "
Nineteen towns in Essex County,	431 "
Five towns in Franklin County,	14 "
Nine towns in Hampden County,	100 "
Four towns in Hampshire County,	36 "
Twenty-two towns in Middlesex County,	510 "
One town in Nantucket County,	5 "
Nine towns in Norfolk County,	48 "
Nine towns in Plymouth County,	44 "
Two towns in Suffolk County,	1,121 "
Twenty-two towns in Worcester County,	268 "

Against thirty-six children, two complaints were brought at one time ; against three children, three complaints were brought at one time ; and against one child, four complaints at one time, so that there were twenty-six hundred and eighty (2,680) distinct hearings. One hundred and forty-eight (148) children were complained of twice during the year, and some five or six of them three times.

ATTENDANCE UPON COURTS.

Fifty-one different kinds of offences were charged : against property, sixteen hundred and sixty (1,660) ; against person, four hundred and twenty-six (426) ; against good morals, one hundred and fifty-two (152) ; stubbornness, one hundred and seventy-three (173) ; mischief, one hundred and ninety-one (191) ; disturbances, one hundred and one (101) ; miscellaneous, twenty-two (22).

Upon the hearing of the complaints, two (2) were *nol. pros'd* ; seven (7) were withdrawn, and fifty-one (51) were dismissed ; forty-seven (47) of those against whom complaints were made, failed to appear ; four hundred and ninety (490) were discharged ; five hundred and thirty-nine (539) were placed on probation. In ten hundred and sixty-two (1,062) cases, money penalties were imposed in the way of costs and fines ; forty-six (46) were committed to local or private institutions ; one hundred and thirty-three (133) were committed to the House of Reformation for Juvenile Offenders, Boston ; thirty-four (34) were sentenced to the House of Industry, Boston ; one hundred and forty-four (144) to the State Reform School ; fifty-two (52) to the State Industrial School ; eighty-five (85) were committed to the Board of State Charities ; seventeen (17) were sentenced to House of Correction ; seven (7) to jail ; two (2) to the State Workhouse ; and seven (7) were held for the Superior Court. One hundred and seventy (170) of these cases were against one hundred and sixty-eight (168) girls.

From the decisions in thirty-five (35) cases, appeals were taken ; viz., seventeen (17) when money penalties were imposed ; seventeen (17) when sentenced to the Reform School ; and one (1) upon commitment to the Board of State Charities. Upon the hearing of the appeal upon the last-named case, it was put on file in the Superior Court ; and generally in cases of appeal from commitment to the Reform School, the Superior Court placed the cases on file.

Of the twenty-seven hundred and twenty-five (2,725) persons against whom complaints were brought, twenty-one hundred and twenty-eight (2,128), or more than three-fourths, were convicted. Less than one-fourth of those were sent

VISITING AGENT'S REPORT.

into institutions, State or local. About one-ninth of the convicted persons were sent into state institutions, including those taken from the courts in the name of the Board of State Charities, and put in the Primary School, even temporarily. About one-fifth of the convicted persons were put on probation, nearly all of whom did well, and have given no further trouble. Of the sentenced persons, the city of Boston received into its institutions one hundred and eighty-four (184); Lowell, twenty-one (21); Cambridge, ten (10); Salem, in the Plummer School, seven (7); and Lawrence, in its Industrial School, four (4). The average age of those brought before the court was about thirteen and one-twelfth ($13\frac{1}{12}$) years.

These and other facts of interest concerning the juvenile offenders who were before the courts during the year—the arraignment and disposal of them—will be found in the tabular statement appended to this Report. (See p. 58.)

The value and benefit of the present laws relating to juvenile offenders need not be reasserted here with special proof. It is sufficient to say that these laws, and the proceedings under them, are approved by nearly every magistrate in the Commonwealth charged with the administration of them. An official experience of seven years in connection with twelve thousand five hundred (12,500) of such offenders, whose histories are borne upon the records of this Agency, enables and warrants the statement that the laws are salutary and economical in operation and results.

Some persons seem to believe that the trial of juvenile offenders is trivial business, but such is not the belief of our magistrates; they generally consider the trials of such persons as of greater concern than the trials of adult offenders. It is true that all complaints are not grave in character, yet many that are trivial in name are serious in import. The circumstances of childhood; the conditions which generally surround juvenile offenders; the public and personal consequences of their offending, and even the purposes and penalties of the law, make the cases of children before the courts peculiar and important; they perplex the judgments of magistrates more

ATTENDANCE UPON COURTS.

than do the cases of adult offenders. The child may be restrained and punished, as the adult may be, but hope of reformation is only entertained in the case of the child. The possibility of reforming juvenile offenders, and thereby preventing an increase of crime and criminals, has shaped legislation, and directed the administration of law. The belief that some of them could be reformed, led to the establishment of the State Reform and Industrial schools. The success of the schools, and the histories of those committed thereto, gave rise to the work of the Visiting Agency at courts; it appearing that a class of offenders sent to the schools might be well provided for in families or under individual control. And so it has proved; for among the thousands of children brought before the courts each year, there are some who do not need to be incarcerated, although they have offended. For such the Agency offers homes away from the temptations which had beset the children; and thereby saves them from commitment to an institution, relieves the community from annoyance and the State from burdens, and gives the children the best opportunity for reformation.

If a child can be restrained from wrong-doing, and be brought to right doing without incarceration, all will say it is well, even though there be no saving in expense thereby. If such a change can be wrought in a child for a small part of the cost of the same work in the institutions, assuredly it is well. The majority of juvenile offenders need greater restraint, and more severe discipline, than can be imposed in homes; but some do not. Each year considerable many are successfully provided for in country homes. During the existence of the Agency, many hundreds of convicted children have been rescued from wrong-doing, and have been established in right ways, by the means of the Agency, who never entered the doors of a Reformatory, the control of whom cost the State but a few dollars each; in some instances, not a single dollar.

The social and personal advantages of homes have already been suggested. The economy of the practice which provides homes for such children is worth showing. It costs \$168.48

VISITING AGENT'S REPORT.

a year, each, to maintain children in the State Reformatories. The cities and towns reimburse the State to the amount of about \$26 per year each, and the earnings of each child may be reckoned, for the present purpose, at \$24 per year, although it will not equal this sum.

Deducting these sums, the net average expense to the State is \$118.84 per year for each child. Children are committed to the Reformatories for the term of minority; they remain there, on the average, nearly two years; therefore, the cost of each child sent into the Reformatories is to the State about \$236.96. The average cost of controlling and providing for children out of the institutions, in the care of the Visiting Agency, is \$4.50 per year, or, prospectively, for two years, \$9. Thus stated, it appears that for each child provided for out of the Reformatories, who would have otherwise gone into them, the State saves \$227.96. In order that this statement may be entirely within bounds, the sum is called \$200.

Of the children convicted in the courts last year, eighty-four (84) were taken by the Visiting Agency in the name of the Board of State Charities, and five hundred and thirty-nine (539) were put on probation. Of the eighty-four (84), thirty (30) were provided for in families without going into institutions, while others of that number were only temporarily in the Primary School. Of the five hundred and thirty-nine (539) put on probation, it is quite within the truth to say that one hundred (100) were kept from the institutions by the Agency, so that at least one hundred and thirty (130) children were kept out of the Reformatories during the year, who would have gone there but for the action of the Visiting Agency at the courts; and reckoning at the minimum the cost of maintenance in the Reformatories, and the full cost of keeping them out, we have the sum of \$26,000 saved to the State within the year. As large a saving as this can be shown for each year. We make no mention of the saving which the influence of the Agency effected in the cases of those discharged, etc.; except in a very few instances, no one but those from the Agency appeared in their behalf. No

INVESTIGATION.

account is taken of the cases that are each year kept out of the courts by the Agency. The facts are conclusive, that the Agency saves by its transactions in this one branch of its work, nearly twice the amount it draws from the treasury of the State. The conclusion must be, the work is profitable to the State as well as salutary for the children.

INVESTIGATIONS—SEEKING PLACES FOR CHILDREN.

Investigations.—Under the law, all applications for the release of children from the control of the State, or individuals in whose care they may have been placed on indenture or bargain, are referred to the Visiting Agency for investigation and report. All complaints of the ill-treatment of the wards of the State in families, or of the misconduct of such, are also investigated. During the year, four hundred and sixty-two (462) such investigations were made and reported to the proper authorities. The reports occupied 655 letter-sheets. This number does not include the ordinary investigations made of complaints before the courts. In some of these investigations, several persons had to be seen and examined in order to obtain the facts required for complete reports.

Seeking Places for Children.—Each Visitor is charged with the duty of seeking suitable persons who are willing to take the minor wards of the State. At the beginning of the year, circulars were sent to many persons, giving the information that there were in the schools many children for whom homes were wanted. The year, however, was not abundant in places; the dull times both changed and lessened the demand for children in families. Boys and girls who would cost the least were the ones wanted. It was difficult to dispose of large boys, and the demand was generally for girls about fourteen years old, the age at which there were the fewest to go out. There were both unsuitable places and unsuitable children at our command, which could not be mated. During the year, places were found for three hundred and forty-eight children; at its close, some children fit to go out remained in the institutions, and some suitable

VISITING AGENT'S REPORT.

places remained unfilled, because the applicants and children were not mutually adapted.

CHILDREN SUPPORTED BY CITIES AND TOWNS.

Chapter 370 of the Acts of 1871 requires a semi-annual return from Overseers of the Poor to the Visiting Agency of children supported by cities and towns. As was remarked last year, the law is complied with by only a part of the cities and towns. An excuse for non-compliance may be found in the fact that the Overseers are required to make other returns which to them may appear similar. The present law ought not to remain on the statute-book. Certain advantages to the towns and to the State were expected from the return to the Visiting Agency. They can all be gained by an Act which would say in terms, the Overseers of the Poor of cities and towns may ask the assistance of the Visiting Agent in putting out children, and he may give it. The statistics of the returns are as follows :—

Number of cities and towns in the State,	342
that have made returns,	278
no returns,	64
two returns,	173

Nine (9) of the eighteen cities have made no returns ; viz., Boston, Cambridge, Chelsea, Fall River, Haverhill, Holyoke, Lowell, Newburyport and Worcester.

Number of cities and towns reporting children,	157
no children,	121
of children reported,	671
of girls reported,	285
of boys reported,	386
	671

Towns reporting 1 child, . 50, 50	Towns reporting 12 children, 1, 12
2 children, 23, 46	13 " 1, 13
3 " 14, 42	14 " 1, 14
4 " 19, 76	15 " 3, 45
5 " 10, 50	17 " 1, 17
6 " 6, 36	18 " 1, 18
7 " 6, 42	19 " 3, 57
8 " 4, 32	38 " 1, 38
9 " 7, 63	
10 " 2, 20	Total, 671

CHILDREN SUPPORTED BY CITIES AND TOWNS.									
Number in almshouse,	.	.	.	.	.	.	.	.	467
in families,	.	.	.	.	.	.	.	.	184
in insane asylums,	.	.	.	.	.	.	.	.	4
in local institutions,	.	.	.	.	.	.	.	.	11
in idiotic school,	.	.	.	.	.	.	.	.	5
									671
able to labor,	.	.	.	.	.	.	.	.	333
not able to labor,	.	.	.	.	.	.	.	.	338
									671
defective in body,	.	.	.	.	.	.	.	.	23
in mind (not idiotic or insane),	.	.	.	.	.	.	.	.	9
and body,	.	.	.	.	.	.	.	.	4
deaf and dumb,	.	.	.	.	.	.	.	.	1
insane,	.	.	.	.	.	.	.	.	2
idiotic,	.	.	.	.	.	.	.	.	35
sound in body and mind,	.	.	.	.	.	.	.	.	597
									671

There have ceased to be supported during the past year, one hundred and forty-four (144) children, from the following causes, viz. :—

Gone to friends,	.	.	.	.	.	.	.	.	93
Ran away,	.	.	.	.	.	.	.	.	7
Gone into families,	.	.	.	.	.	.	.	.	21
orphan asylums,	.	.	.	.	.	.	.	.	6
to care of State,	.	.	.	.	.	.	.	.	7
Died,	.	.	.	.	.	.	.	.	10
									144

The ages of the six hundred and seventy-one (671) children, as reported, are—

One year of age,	.	.	.	33	Twelve years of age,	.	.	33
Two years of age,	.	.	.	22	Thirteen years of age,	.	.	28
Three years of age,	.	.	.	23	Fourteen years of age,	.	.	26
Four years of age,	.	.	.	32	Fifteen years of age,	.	.	28
Five years of age,	.	.	.	40	Sixteen years of age,	.	.	30
Six years of age,	.	.	.	59	Seventeen years of age,	.	.	16
Seven years of age,	.	.	.	40	Eighteen years of age,	.	.	13
Eight years of age,	.	.	.	52	Nineteen years of age,	.	.	11
Nine years of age,	.	.	.	42	Twenty years of age,	.	.	15
Ten years of age,	.	.	.	46	Not given,	.	.	48
Eleven years of age,	.	.	.	34				
Total,	.	.	.	.	.	.	.	671

VISITING AGENT'S REPORT.

ADOPTION—MISCELLANEOUS WORK.

Adoption.—By the repeated changes of the law relating to adoption of children, which has been annual for several years, the action of the Agency in cases of adoption is limited to those children who were supported as paupers by the State or cities or towns. The number of such cases requiring my action was six (6). Cases arising in other quarters, which should receive such attention as the Agency gives to these, are excluded from supervision.

Miscellaneous Work.—Incident to the business of managing fifteen hundred (1,500) children put out from the institutions, to that of conducting the cases of twenty-seven hundred (2,700) in court, to the investigation of hundreds of applications or complaints, and a large correspondence, there is a variety of miscellaneous work for the Agency which cannot be shown in figures or other specific statement. An important and large part of the work, which may serve as an illustration, is receiving and giving personal attention to callers at the office. The number who thus come with legitimate business concerning the minor wards of the State, those before the courts, or liable to be so brought, is sufficient to occupy the time of at least one person in hearing and advising.

CORRESPONDENCE—PERSONS EMPLOYED—EXPENSES.

Correspondence.—The correspondence of the year was seventy-seven hundred and fifty-eight (7,758) communications received, and sixty-one hundred and sixteen (6,116) sent. The communications sent made sixty-eight hundred and seventy-five pages of manuscript.

Persons Employed.—There was no change in the *personnel* of the Agency during the year. Seven persons beside the Agent were employed the entire year, and one other for a few weeks. The force was too small for the work to be done. Every assistant was diligent and efficient in service, and they generally gave more hours to the work of the Agency than the rules of the State require.

CONCLUSION.

Expenses.—The expenses of the Agency were \$15,696,32, a small increase over the amount of last year. The increase was in the sums expended for travelling, etc. The amount for salaries was less than last year. We did not have the same favors from the railroads as in former years. At the close of the calendar year (1875) some amounts were paid from the appropriation of the Agency on account of children, which appear in this account, which were extraordinary. The expenses are tabulated as follows:—

Salaries,	\$11,285 22
Travelling expenses,	1,908 58
Transportation of children,	704 55
Stationery, telegrams, postage, etc.,	886 57
Miscellaneous,	416 89
	<hr/>
	\$15,696 32

CONCLUSION.

Although there were unpleasant things in the work of the year, it was on the whole agreeable, and its results are quite satisfactory. The increase of complaints before the courts is noticeable; there was, however, hardly a corresponding increase of commitments to state institutions. If time and space would permit, it might be profitable to review some facts concerning this increase. The increase of complaints does not necessarily indicate any increase in wrong-doing among children.

The Agency is under obligations to the officers of state institutions, to those of the Temporary Home (Chardon Street, Boston), to the Matrons of the Boston Temporary Home for Destitute Children, New England Moral Reform Society Home, and others, for courtesies and favors received.

Thanks are due to the managers and superintendents of the Boston & Albany, Old Colony, Connecticut River, Providence & Worcester, and New York and New England railroads, for favors received.

Very respectfully,

GARDINER TUFTS,
Visiting Agent.

OCTOBER 1, 1876.

COURTS—OFFENCES.

[illegible]

COURTS—DISPOSALS.

P. L. Converse,	1	1	1	3	2	1	1	1	8	5	3	5	19	4	2	1	2	7	7	2,725						
N. Crosby,	1	1	1	2	7	5	11	30	1	1	1	1	1	1	1	1	1	1	1	101						
James Davis,				5	24	1	10	11	1	7	1	5	1	4	2	2	2	2	2	67						
Chas. G. Davis,				1			1	1	1	1	1	1	1	1	1	1	1	1	1	9						
C. A. Dewey,	4	1	2	2					1	1	3	2	1	2	2	2	5	1	1	18						
C. H. Drew,	1	2	4						1	3	38	3	3	12	5	5	37	1	1	12						
Geo. S. Duell,	2	4	2						6	3	3	3	3	3	3	3	1	1	1	9						
F. D. Ely,	4	2	4						2	1	3	3	3	3	3	3	37	1	1	21						
J. D. Fallon,	2	1	2						62	54	38	3	3	12	5	5	37	1	1	276						
Wm. H. Fox,	1	1	1						3	1	3	3	3	3	3	3	3	3	3	18						
Thos. E. Glazier,	6	1	6						21	2	6	3	6	6	2	2	2	2	2	5						
N. W. Harmon,	17	3	17						36	22	32	4	2	2	4	1	4	1	1	102						
N. J. Holden,	3	3	3						21	18	18	18	18	18	18	18	18	18	18	173						
Clark Jillson,	3	3	3						36	18	18	18	18	18	18	18	18	18	18	6						
B. B. Johnson,	17	1	17						55	89	20	6	1	19	5	5	87	1	1	12						
E. J. Jones,	24	7	24						52	16	65	5	1	1	1	1	1	1	1	472						
J. T. Joslin,	7	5	7						52	44	20	1	1	1	1	1	1	1	1	15						
John S. Ladd,	5	2	5						2	1	6	5	1	1	1	1	1	1	1	314						
Henry N. Merrill,	2	8	2						6	1	13	2	1	1	1	1	1	1	1	24						
Newton Morse,	8	2	8						8	4	4	4	4	4	4	4	4	4	4	3						
James H. Morton,	2	8	2						1	1	1	2	1	1	1	1	1	1	1	26						
Gary Munson,	2	8	2						1	1	1	2	1	1	1	1	1	1	1	2						
J. R. Newhall,	2	8	2						4	4	25	4	1	1	1	1	1	1	1	65						
A. A. Putnam,	2	8	2						4	4	25	4	1	1	1	1	1	1	1	38						
W. F. Slocum,	1	2	1						8	1	6	6	1	1	1	1	1	1	1	5						
O. W. Soule,	1	2	1						8	1	6	6	1	1	1	1	1	1	1	29						
H. B. Stevens,	2	3	2						1	1	1	1	1	1	1	1	1	1	1	4						
Joseph Tucker,	2	3	2						40	1	13	9	4	4	4	4	4	4	4	12						
T. K. Ware,	3	4	3						40	1	13	9	4	4	4	4	4	4	4	11						
G. W. Warren,	4	4	4						1	1	1	1	1	1	1	1	1	1	1	112						
Levi Wallace,	4	4	4						1	1	1	1	1	1	1	1	1	1	1	3						
Gideon Wells,	4	4	4						68	91	9	1	3	3	3	3	3	3	3	21						
P. S. Wheelock,	1	2	1						2	2	1	1	1	1	1	1	1	1	1	206						
E. S. Whittemore,	12	2	12						10	9	58	1	2	3	2	2	2	2	2	1						
H. Williams,																				174						
Total,	144	52	82	2	331	7	490	51	324	407	47	34	17	133	3	10	19	4	2	1	2	542	7	7	7	2,725

* Two children were committed to the Board of State Charities this year whose cases arose near the close of last year, making the number committed 84, as elsewhere stated.

THIRTEENTH ANNUAL REPORT

OF THE

SECRETARY

OF THE

BOARD OF STATE CHARITIES.

1875-6.

SECRETARY'S REPORT.

PRELIMINARY.

To the Board of State Charities.

GENTLEMEN :—The Thirteenth Annual Report of this office covers the year ending September 30, 1876. Absence from the regular monthly meeting in March, on account of illness, led the Board to tender me a leave of absence from duty for sixty days. Of this I had occasion to avail myself to the extent of forty-five days only, during which time the General Agent kindly took charge of the records. Chapter 244 of the laws of the present year, approved on the last day of the legislative session, reduced my salary in the sum of \$500, and the salary of one of my clerks in the sum of \$180 per annum. The expenses of the office for the official year were \$8,086.52, or \$916.06 less than those of the preceding year. They are classified as follows :—

Salary of Secretary,	\$2,788 89	
Salaries of clerks,	4,693 71	
	<hr/>	\$7,482 60
Printing and stationery,	\$424 42	
Postage and expressage,	85 50	
Binding of documents,	78 00	
Books, newspapers, etc.,	21 00	
	<hr/>	603 92
Total,		<hr/> \$8,086 52

The larger portion of the statistical work of the office, in connection with this Report, was completed at an earlier period than usual, consequent upon the fact that the law of last year changing the time for making the annual pauper return of

SECRETARY'S REPORT.

towns and cities, has now gone into full operation. The effect of this law is, that the statistics of pauperism presented to the Board and the General Court, are not brought down to so late a date yearly by six months as they were under the old law. But as was well said by Secretary Pierce in the ninth report, there is no special reason, with a view to immediate action on the part of the Legislature, why the returns should be for a period coming so close to the session as the end of September. The statistics of pauperism teach their lesson, not in the tables of one year alone, but in those for a series of years. It is of far greater consequence that they should be correct when presented, than that they should be presented for the latest possible date.

The weekly and monthly returns of the county prisons are still received and filed by this office, but the valuable statistics which they embody are not available to the public, because the Commissioners of Prisons do not yet make any special use of them, and the clerical force allowed me by the Legislature is not such that they can be tabulated in this office. This seems to me a matter for the serious consideration of the Legislature during the coming session. The Board of State Charities now performs no duty whatever respecting the county prisons, and therefore has no occasion to require reports from them as to the admission and discharge of prisoners. Hence I can reach no other conclusion than that the Legislature should provide the Commissioners of Prisons with the necessary facilities for compiling the statistics and giving them to the public.

The Boards of Charities of Massachusetts, Rhode Island, New York, Pennsylvania, Illinois, and Wisconsin, were represented in the third annual conference of charities, held in September, at Saratoga, in connection with the general meeting of the Social Science Association. The subjects considered at the conference were "Insanity," "Public Buildings for the Dependent Classes," "Penal and Prison Discipline," "Dependent and Delinquent Children," "Medical Charities and Out-Door Relief," and "National Legislation for the Protection of Immigrants and the Prevention of Pauperism."

•

PRELIMINARY.

The report on the topic last named was prepared and read by Mr. F. B. Sanborn, late Chairman of this Board, while Dr. Nathan Allen, also of our Board, presented a paper on the Treatment of the Insane.

The Fourth Prison Reform Congress of the United States was held last June in the city of New York. The general subjects considered and discussed were three in number; viz., leading points in criminal law reform, the essential elements of a just and true penitentiary system, and preventive and reformatory work as relating to juveniles. About twenty-five carefully prepared papers were presented and read, some of them being of much public interest, while others were of special value to persons engaged in reformatory labors. Whether the volume containing these papers, and an abstract of the discussion they elicited, will be published, depends on the encouragement received by the Secretary of the Congress in the way of subscriptions towards the expense of so doing. Arrangements are making for a session of the International Prison Congress at Stockholm in August, 1877.

Last year attention was called in this introductory section of my Report to the crowded condition of all our institutions for the dependent and criminal classes. The present official year closes with about 150 fewer convicts in the county prisons than there were then. But the situation as to the state institutions proper is even worse than it was a year ago, because they contain about 280 more inmates than they then did. Undoubtedly the hard times have something to do with the prevalence of crime, as they certainly have with the increase of pauperism, and, with a revival of business, we may indulge the hope that some who are now pursuing criminal courses will find it more profitable to live by honest means, and some whose poverty now compels them to ask public relief will be able to make their own support. But yet, when the hard times have passed away, I fear we shall find that both pauperism and crime have permanently increased.

The enlargement of the Westborough Reform School will soon be ready for occupancy; the Legislature ought to pro-

SECRETARY'S REPORT.

vide for the occupancy during the coming summer of the new insane hospital at Worcester; there is a probability that the Danvers Hospital may become available for the reception of patients early in 1878; the new prison for women can undoubtedly be made ready for use by midsummer; and the commissioners who are building the state prison at Concord hope to complete their work before the close of 1877. What results will follow from the occupancy of these new prisons and reformatories, we must wait for time to show. Certainly there is reasonable ground for expecting that the new insane hospitals will do something to ameliorate the condition of the insane, because they will at least render it practicable to relieve the other hospitals from the pressure for admission to which they are now subjected, and thereby give their physicians a chance to attend more closely to the patients remaining within their walls.

Yet, when all this has been said, when what hope is possible has been drawn from the prospect that we are going to be better fitted in some respects a year or two hence than we are now for dealing with our insane and our criminals, it still remains that the present generation at least will have an abundance of remedial and reformatory work on its hands that must be done by somebody. The field is large enough to furnish occupation for all who have any gifts that may profitably be employed in such labors. There is always an increasing demand in this direction for practical talent,—always an opportunity to do something for the advancement of Christ's kingdom on earth. To give a summary of the year's reports and statistics, and show how a twelvemonth has broadened the ways wherein justice and mercy walk and perform their benign mission, is the duty that it now falls upon me to discharge.

LEGISLATION OF 1876.

PART FIRST.

RECENT LEGISLATION.

STATUTES OF 1876.

1. *Concord State Prison.*

[Chapter 194.]

The question of building a new state prison was brought before the Legislature of 1872 on the recommendation of Governor Washburn, and by a Resolve of that year the inspectors of the Charlestown institution were directed to submit to the next Legislature a detailed report on the whole subject. In accordance with the conclusions of that report, generally indorsed by Governor Washburn in his annual message, the Legislature of 1873 passed an Act authorizing the erection of a new prison. Under this Act, three commissioners were appointed, having as their first duty the selection of a site for the buildings authorized by the Legislature. After an examination of about sixty different tracts, they recommended the purchase of a small lot in Watertown; but this choice did not wholly commend itself to the judgment of the Executive department. Further inquiry and investigation was thereupon made, which resulted in the selection of a site at Concord, and this received the approval of the Governor and Council. The tract is situated in the western part of the town, near the junction of three railways, contains about one hundred and two acres, and costs the State not far from eleven thousand dollars.

Before the plan for the prison had been determined upon, the Legislature of 1874 came together, and a movement was at once started to undo the work of the previous year. The proposition to repeal the law of 1873 was not successful, and

SECRETARY'S REPORT.

the appropriation of one million dollars was allowed to stand, though it was ordered that provision be made for but 750 convicts, instead of the 1,000 named in the original statute. The detailed plans of the establishment were subsequently laid before Acting-Governor Talbot, who returned them to the commissioners without approval in November, 1874.

With the opening of 1875 came Governor Gaston and a new Legislature. On the fourth day of the session, an Order was adopted in the House, directing one of the committees to consider the expediency of repealing the Act of 1873, and the propriety of providing for an improvement of the old prison at Charlestown. This committee, by a majority of one, reported a bill repealing the law establishing a new prison, and authorizing an expenditure of \$300,000 on the Charlestown buildings. The House reduced the appropriation to \$100,000, and then passed the bill by a vote of 165 to 47; but it was rejected in the Senate by a vote of 14 to 21. Soon after the close of the legislative session, the plans for the new prison were again presented to the Executive, and early in July, 1875, they received the approval of Governor Gaston and his Council. Proposals for contracts were at once invited by the commissioners, and as soon as those adjudged best for the State had been formally approved, the active work of erecting a prison at Concord began, and by the end of the year about \$65,000 had been drawn from the public treasury.

Immediately on the meeting of the Legislature of 1876, the fight against the new prison was renewed, and for the third time the Committee on Prisons was directed to inquire and report as to the expediency of repealing or modifying the Act of 1873, and the propriety of enlarging and improving the establishment at Charlestown. On the 14th of February last, this committee of eleven unanimously reported against the proposed repeal, and against the expenditure of any more money at Charlestown; and after a debate that occupied a good deal of time during the next fortnight, this report of the committee was sustained by a vote of 98 to 89. The matter was kept pending for a month longer, on a motion to recon-

LEGISLATION OF 1876.

sider, and then the House finally decided, by a large majority, that the projected work at Concord should go forward.

The only prison legislation of the year was the Act numbered 194, authorizing the commissioners to change their plans, with the approval of the Governor and Council, and extending the time for the completion of the prison to the summer of 1878. There was an investigation into the charge that money had been raised to defeat the repeal project, but the special committee reported that the charge was entirely groundless, and without justification. An Order was also moved to investigate certain iron-door contracts, which it was alleged had been made by the commissioners, but the House refused to admit the Order to a vote.

Work on the prison has progressed quite rapidly during the past season, the contractors having at times as many as three hundred men employed. Early in the summer, there was an inquiry by the Governor and Council as to the expediency of some changes in the plan for the structure that was adopted last year, but sufficient cause for the proposed changes did not appear to the Council. The boiler-house, storehouse, kitchen, and laundry, erected in 1875, have been occupied by the contractors this season for boarding-houses, but are now vacant, and will be finished off inside at once.

By the end of November, the house for the warden and other principal officers was about completed, though the final painting of the inside woodwork goes over to next spring. Of the mason-work on the main block of buildings, containing the 720 ordinary cells, nothing remained to do but put down the stone paving in the corridors, and a portion of the material for this was on the premises. The cell doors are making at the prison in Charlestown, and will be ready as soon as wanted another year. The central building, containing 18 solitary cells, the guard-room, and the hospital, has been covered in for the winter at the hospital floor, but what is requisite to finish the structure is on hand. In the building for the dining-room and chapel, the mason-work will be done when the dining-room floor has been paved; the plastering of the entire building is finished, and the inside woodwork will be

SECRETARY'S REPORT.

put up and painted during the winter. The exterior walls and cell walls of the wings for work-cells and insane prisoners are laid, the roof is on and slated, and the windows are in place; the inside finishing of these wings remains for next year. The masons have closed their labors on the workshops and the boiler-house connected therewith, and these buildings will be ready for use as soon as the doors are hung and the floors laid.

It will be observed that the prison is well on toward completion. The commissioners have received a number of proposals for building fifteen or twenty houses to be occupied by the under-officers of the institution. The original plans of the prison provided for a wall of brick, to inclose about twenty acres of ground; in October, the commissioners had a consultation with the Governor and Council as to the expediency of using stone. The question remains open, in order that the Legislature may consider the matter, if it chooses to do so. The commissioners have money enough to complete their work if brick is used; should the Legislature or Governor and Council order a wall of stone, a small additional appropriation may be required, unless arrangements can be made to utilize the laboring capacity of some of the prisoners at Charlestown on this work; members of the Council think something may be done in this direction. The commissioners expect to complete the task intrusted to them, and finish the prison in all its parts and appointments, before the 1st of December, 1877. Of the \$1,000,000 appropriated for the establishment, \$461,157 had been drawn up to the end of November.

2. *Danvers Lunatic Hospital.*

[Chapters 224 and 239.]

Chapter 239 of the laws of 1873 authorizes the building, in Middlesex or in Essex County, of a new lunatic hospital, with accommodations for 400 patients. Under this statute, three commissioners were appointed by Governor Washburn, who examined about forty different sites, and finally selected the Dodge farm in Danvers for the location for the institution.

LEGISLATION OF 1876.

This selection received the approval of the Governor and Council, and the commissioners began operations early in 1875. The plan of the buildings is substantially an enlargement of that accepted some years ago by the authorities of Boston for a proposed city lunatic hospital at Winthrop. It includes a central edifice with four wings on each side, the wings to be occupied by patients, and the central building by the official and domestic departments of the hospital.

The original Act appropriated \$650,000 for the purchase of the site and the construction of the buildings. The commissioners bought the farm selected for about \$43,000, found that the hospital which they thought it advisable to erect could not be built for the remainder of the money at their command, and accordingly asked the Legislature of 1874 for a further appropriation. This was granted, in April of that year, to the extent of \$250,000, making an authorized aggregate of \$900,000. Long before the close of the building season of 1875, it became apparent that the work begun could not be finished for this sum; and the Legislature of 1876, after much deliberation on the matter, made an additional grant of \$450,000 by chapter 239 of the present year. This was guarded by the condition that no part of the sum should be expended till the Governor and Council were satisfied that contracts had been made, with sufficient guarantee as to their performance, for the completion and finishing of the hospital and all its appurtenances ready for use and occupation for a sum not exceeding \$600,000. Thus the whole amount appropriated to date is \$1,350,000.

The question of a water supply to the hospital has been from the first one of more than ordinary debate. Several sources were more or less available, each of which had its advantages and disadvantages. A law of 1875 authorizes the commissioners to get the water from Ipswich River, they estimating that it would cost to do this something like \$75,000. Chapter 224 of the present year empowers them to take it from Middleton Pond, if they deem it more expedient to do so, or, with the approval of the Governor and Council, to contract with the authorities of the town of Danvers to furnish

SECRETARY'S REPORT.

what may be wanted. After a long and difficult negotiation, the commissioners have entered into a contract under which the town of Danvers will supply the water from Middleton Pond. The State constructs a large reservoir on the hill near the hospital, and the town builds the water-works and brings the water into this reservoir, from which both the hospital and the town are to be supplied. The town is to be paid \$1,000 per year by the State. The construction of the reservoir and the laying of the water-pipes have so far progressed, that it is thought water may be let on about the time the Legislature meets.

Under chapter 239 of this year, the commissioners submitted, and the Governor and Council approved, contracts which in their judgment guaranteed the completion of the hospital and all its appurtenances for the sum specified in said chapter. All the buildings are plastered, and the contractors are now engaged on the interior woodwork. A moderate supply of steam heat will enable them to go forward with this during the winter. The grading and other work on the grounds is well advanced, but a month or six weeks will be required in the spring to finish it. From the total appropriation of \$1,350,000 on account of the hospital, the sum of \$1,043,231 had been drawn up to the 30th of November.

The commissioners intend to ask the Legislature of this winter for a further appropriation of \$150,000, making the aggregate of \$600,000 that they estimated a year ago would be required. This sum they are satisfied will be ample to complete the work intrusted to them, and if they get the grant at a comparatively early period of the session, they hope to finish their task and turn the buildings over to the State by September next, at an aggregate cost for the entire establishment of a little less than \$1,500,000. The furnishing of the hospital does not come within their province. They propose to recommend legislation for the appointment of trustees and a superintendent, to whom should be given authority to furnish the hospital at once, so that it may be opened for the reception of patients before the end of the coming year.

LEGISLATION OF 1876.

3. *Worcester Lunatic Hospital.*

[Chapter 228.]

By this Act, a further appropriation of \$350,000 is made toward the completion of the new lunatic hospital at Worcester. The limit of cost fixed in the law of 1870, authorizing the construction of this hospital, was \$575,000; by a statute of 1875, the sum of \$175,000 was added; and the legislation of the present year increases the total to \$1,100,000. The walls of the new buildings were finished early in October, and the roofs were all on before the end of that month. The work of finishing the interior is to go forward during the winter, and the hospital should be ready for furnishing next spring. Up to the close of the official year, \$66,897 had been realized from sales of land belonging to the old hospital estate; and the aggregate expenditure on account of the new hospital to the 30th of November was \$907,630, leaving a balance of \$192,370 still in hand for completing the work. The trustees, who have been obliged to act also as building commissioners, do not at present contemplate that any further appropriation will be needed for the structure. How much will be required for its furnishing depends on contingencies beyond the control of the trustees. If the old hospital should be abandoned, a considerable portion of the furniture there in use could advantageously be removed to the new one, and the expense of what more is needed would not be great. But if the Legislature, on investigation, shall find, as seems not improbable, that the old hospital should be retained, then the new buildings must be newly furnished throughout.

4. *Enlargement of the Reform School.*

[Resolve 27.]

This Resolve appropriates \$13,000 for heating, lighting, and water-piping, and a further sum of \$12,000 for furnishing, the addition to the State Reform School at Westborough. This addition will be substantially completed by the end of the year. It includes a hospital, quarters for the superin-

SECRETARY'S REPORT.

tendent and his family, rooms for the administrative offices of the institution, besides cells, workshops, and a dining-room, for about two hundred of the older and more vicious boys. These will be entirely separated from the other inmates of the school, seeing them only on Sunday at religious exercises in the chapel. Up to the 30th of November, there had been drawn \$71,560 of the \$90,000 originally appropriated for the enlargement, and \$13,232 of the \$25,000 appropriated for heating, lighting, and furnishing.

5. Children of the Board in the Primary School.

[Chapter 121.]

This Act provides that whenever a child who has been committed by the courts to the custody of the Board of State Charities is placed in the State Primary School, the town or city in which such child has a settlement shall pay into the state treasury one dollar per week toward its support while it remains at the school. When the law went into effect, there were 64 of the Board's children at the Primary School; during the summer and fall, some of these were discharged or went out to places, while others were sent there for discipline or temporary support; on the 30th of November, 71 children of this class remained at the institution. The difficulty in determining settlements is such, that no collections of money were made before the end of the official year. The Act also provides that any child in the custody of the Board may, with the consent of the Board, be removed from the school to the place of its legal settlement by the overseers of the poor of said place. Under this provision, but one application has been made, and in that case the boy was discharged to the care of the overseers. A further provision of the chapter is that the Board of State Charities may, in its discretion, discharge from custody any child committed by the courts to its care, which power, it was held by the Attorney-General, the Board did not have under the Visiting Agency Act of 1870. Up to the end of November, 650 children have been committed to the Board, of whom 324 have been formally discharged for one reason or another.

LEGISLATION OF 1876.

6. *Support of Children at Westborough and Lancaster.*

[Chapter 169.]

The General Statute establishing the State Reform School provided that for each boy committed to the institution, the city or town in which he lived when arrested should pay fifty cents per week to the treasurer of the school for the time the boy remained in the institution, which sum of money so paid might be recovered from the kindred liable to maintain the boy, or from the town or city in which he had a lawful settlement. A statute of 1865 made the same provision for the partial support of girls committed to the State Industrial School. The Act of this year repeals both these provisions, and requires the city or town in which a committed child has a settlement to pay one dollar per week to the treasurer of the Commonwealth. Any sum of money so paid may be recovered, by the town or city making the payment, from the kindred liable for the maintenance of the child. This law went into effect on the 1st of July last, when there were 453 children in the schools at Westborough and Lancaster. The trustees of these institutions having no special acquaintance with our settlement laws, asked the General Agent of this Board to act for them in the enforcement of the new statute. In consenting to do so, he imposed upon himself a somewhat serious labor, and thereby increased the expenses of his office for the current year. Such time as he could command has been spent in ascertaining the histories of children in the schools, but up to the end of October no collections of money were made, and it is not yet possible to say how many of the children have settlements.

7. *Salaries of Board Officers and Clerks.*

[Chapter 244.]

This fixes the salary of the General Agent of the Board of State Charities at \$3,000 per year; that of the Secretary and the Visiting Agent at \$2,500 each per year; that of the Agent of the Sick State Poor at not exceeding \$7.50 per day; that of settlement officers and clerks of the first class in the

SECRETARY'S REPORT.

various departments of the Board at not exceeding \$1,500 per year; that of second class clerks at not exceeding \$1,000 per year; and that of third class clerks at not exceeding \$800 per year. The effect of the Act was to make a reduction of \$500 each in the salaries of the Secretary and the Visiting Agent, and of \$180 in the salary of one clerk in the Secretary's office.

8. *Transfer of County Prisoners to Bridgewater.*

[Chapter 96.]

Upon the application of the overseers of any house of correction, the Commissioners of Prisons are authorized by this Act to transfer therefrom to the State Workhouse, there to be held till the expiration of sentence, any person convicted as a vagrant, brawler, night-walker, common drunkard, or otherwise under General Statutes chapter 165, section 28. With respect to convicts thus transferred, the commissioners are given such power of discharge as is vested in the overseers. For the support of persons so removed to the Workhouse, counties must pay into the state treasury such a sum per week as may be fixed by the Board of State Charities. Though this Act went into effect early in May, no action was had under it till the last week in August, when six common drunkards were transferred from Plymouth. At its first meeting thereafter, this Board fixed the sum to be paid for the support of county prisoners in the Workhouse at \$2 per week. The whole number of transfers up to the end of November was eight, of whom seven remained in the Workhouse at that date.

9. *Dividing the State into Prison Districts.*

[Resolve 23.]

The Commissioners of Prisons are required by this Resolve to present, during the first week of the coming legislative session, a definite plan for dividing the State into prison districts, with estimates as to the expense of carrying the same into effect, and as to the value of the various prison buildings in the several counties. In so far as this Resolve

LEGISLATION OF 1876.

looks to the inauguration of a system of state control respecting the minor prisons of the Commonwealth, it deserves the commendation of all who would see these institutions put on a proper basis as agencies of reformatory punishment. Having indicated my views on the subject in the reports of 1875 and 1874, there is no occasion to go into the matter further at present.

10. *Resident Physician at the State Almshouse.*

[Chapter 179.]

The power to appoint the physician at the State Almshouse is by this Act taken from the superintendent and inspectors thereof, and conferred upon the Governor and Council. The inspectors are required to nominate a suitable candidate to the Governor within ten days after a vacancy occurs, whom he may or may not appoint, as he shall deem best; and he makes his own selection without their nomination in case they fail to present a name within the specified ten days. The appointee must be competent to take charge of the insane inmates; he holds his office at the pleasure of the Governor; his salary is fixed by the inspectors, subject to the approval of the Governor; and his right to live in the almshouse is the same as that of the superintendent. On the nomination of the resident physician, the inspectors appoint a first and a second assistant, who receive such salaries as the inspectors fix. The Act further provides that the physician shall have entire charge of, and be responsible for, the medical treatment of the inmates of the almshouse hospital and the asylum for the insane; shall appoint and remove the nurses of the hospital and the attendants of the asylum, and fix their several salaries subject to the approval of the inspectors; regulate and control the dietary of the hospital and asylum, and supervise the preparation of the food therefor, and make requisition upon the superintendent for such medicines and supplies, other than the ordinary almshouse stores on hand, as the requirements of a well-ordered hospital demand. Under this Act, on the 7th of July last, the Governor appointed Dr. William H. Lathrop as resident physician. He had been

SECRETARY'S REPORT.

holding that position for nine months previously, by appointment of the almshouse authorities, and was duly nominated to the Governor, as the law provides, by the inspectors. His salary was fixed at \$1,500 per annum. Soon thereafter Dr. George E. Putney was appointed first assistant, with a salary of \$900, and Dr. E. Q. Marston was made second assistant, with a salary of \$700, while during the months of August and September very considerable changes took place in the corps of attendants and nurses. The physician and both his assistants live at the institution, he and his wife having rooms in the almshouse, while one assistant is in the hospital building, and the other in the asylum for the insane.

11. *Baby Farming and Lying-In Hospitals.*

[Chapters 157 and 158.]

Nearly every one of the twelve annual reports of the Board of State Charities has pressed upon the Legislature and the public that something ought to be done for the benefit of neglected infants. When the Massachusetts Infant Asylum was chartered, on the recommendation of the Board, a step was taken that has resulted in great good. There can be no doubt that a proper enforcement of the two Acts of the present year, providing for the regulation of lying-in hospitals and the better protection of infants, will also result in very material advantage to the community.

Chapter 157 provides that the mayor and aldermen of any city, or the selectmen of any town, may license any person to establish and keep within their respective cities and towns a lying-in hospital for the reception and treatment of women in labor, provided the local board of health shall first certify that the applicant is a proper person to keep such an establishment, and that the proposed room or building is properly arranged and provided for this business. These licenses are to continue in force for two years, unless sooner revoked by the authority granting them. The penalty for keeping such a place without a license is not exceeding five hundred dollars fine for the first offence, and not exceeding two years' imprisonment for any subsequent offence. All such licensed estab-

LEGISLATION OF 1876.

lishments may be visited at any time by the mayor or selectmen, the chief of police, and the local health board; and any place receiving more than six cases yearly shall also be subject to inspection by the State Board of Health.

Chapter 158 was intended to regulate what is sometimes called baby farming. It provides that whoever engages in the business of taking nursing infants or infants under three years of age to board, shall within two days after the reception of each infant beyond the first two, give written notice to the local board of health, specifying the name and age of the child and the name and place of residence of the party undertaking its care; and such board of health shall have the right to enter and inspect the premises where said business is carried on, and to direct and enforce such sanitary measures respecting such children and premises as it may deem proper. The penalty for violating the provisions of this law, or refusing admission to the board of health, is a fine of not less than fifty nor more than one-hundred dollars.

12. *Adoption of Children.*

[Chapter 213.]

This Act is a revision of former laws relative to the adoption of children. One of its provisions is, that the consent of parent or guardian shall not be necessary to adoption in cases where the child has been supported for more than two years continuously by an incorporated charitable institution, or as a pauper by the State or any city or town. Another provision, retained from the statute of 1872, is, that a giving up in writing of a child, for the purposes of adoption, to any charitable institution incorporated by law, shall operate as consent to any adoption subsequently approved by such institution. The provision of the same statute requiring notice to the Visiting Agent of the Board of State Charities in all such cases, is, however, repealed, and this class of homes and asylums can now dispose of a certain proportion of their children without interference on the part of anybody. Whether it was wise to give them the opportunity thus afforded, is a question to which an answer may be deferred.

SECRETARY'S REPORT.

13. *Regulating Solitary Confinement.*

[Chapter 61.]

Officers having charge of the several prisons, houses of correction, workhouses, and jails in the Commonwealth, are required by this Act to see that in their respective institutions every cell used as a place for solitary confinement is properly ventilated and furnished with a form of boards not less than six and a half feet long and eighteen inches wide, raised at least four inches above the floor, and provided with a sufficient amount of bedding to protect inmates from any unnecessary injury to health. The provisions relating to ventilation and bedding are from a law of 1873. The second section of the statute prescribes how the record of punishment by solitary imprisonment shall be kept, and the third makes it the duty of the Prison Commissioners to examine whether the law is duly observed.

14. *Minor Legislation.*

Resolve 46 requests the Governor and Council, and the supervising boards of the various charitable and reformatory institutions of the State, to review, and as far as may be practicable reduce, the expenditures and salaries at said institutions. In pursuance of this request, a committee of the Council has had a conference with the inspectors and superintendent of the State Primary School at Monson, but the questions in issue between the local authorities have not yet been reported to the Governor and full Council for determination. The committee will probably confer with the officers of other institutions during the month of December.

The law of 1866, by which the State Workhouse was established, provided that incorrigible and unfit inmates of the State Reform School and State Industrial School might be transferred by the Board of State Charities to the Workhouse, there to serve out the remainder of the original sentence to the School. Chapter 14 of this year simply gives the Board authority to return boys to the Reform School and girls to the Industrial School, if it shall at any time appear that it

LEGISLATION OF 1876.

would be better to do so than to retain them at the Workhouse. The Board has not yet had occasion to avail itself of the power conferred by the new law.

Chapter 178 fixes the number of copies of public documents to be printed annually. Provision is made for 2,000 copies of the report of the Secretary of the Board of State Charities, and the figure is held to apply also to the report of the Board itself, and to the reports of the General Agent and the Visiting Agent. The number heretofore printed has been 4,000. The operation of the new law will seriously cripple this office in its effort to supply the demand made every year for copies of the volume containing the various reports.

By the General Statutes of 1860, the expenditure in behalf of discharged state prison convicts was limited to the sum of \$500 per annum. In 1861 the amount was increased to \$1,000; the Legislature of 1869 fixed it at \$1,500; in 1871, the sum became \$2,000; chapter 72 of this year increases the figure to \$3,000. With respect to this matter, I repeat what I said last year,—the annual appropriation might be made \$4,000 with advantage to the community.

Resolve 26 appropriates \$1,500 to be expended under the Governor's direction in assisting discharged female convicts. The money was used at the Temporary Home in Dedham, as for three or four years past, through the agency of Mrs. Pauline A. Durant and her associates. Many of the convicts aided there are women from the State Workhouse, pardoned out by this Board after conference with the authorities of the Home.

Chapter 160 provides that the directors of the Industrial School at Lawrence, with respect to boys sentenced to that institution for more than two years, may bind them out as servants or apprentices till they become twenty-one years of age, or for any less term.

SECRETARY'S REPORT.

PART SECOND.

PAUPERISM IN MASSACHUSETTS.

I. RELIEF AND SUPPORT BY TOWNS AND CITIES.

Returns by Overseers.

Prior to last year, the annual return of pauperism by overseers of the poor was made to this office in the fall. Chapter 216 of the Acts of 1875 changes the time for making this return to spring. Though the new law does not require me to furnish blank forms as the old one did, I prepared and sent to overseers a blank that was in harmony with the requirements of the statute, and the town authorities all used that instead of preparing one themselves. Therefore, it is still practicable to bind the reports for better preservation in the office. The expense of printing the blanks and binding the returns is paid from the contingent fund allowed me by the Legislature.

While I cannot doubt that the reports of overseers made in April and May are as a whole more trustworthy than they were when made in October and November, the experience of another year has served to confirm me in the conviction that it is all but impossible to secure accuracy either as to numbers or expense. The date fixed by the Legislature for the close of the pauper year, March 31, coincides very largely with the close of the town year; and from this class of towns, it is to be presumed that the report is substantially accurate in respect to the cost of support and relief extended to the poor, though I doubt if it is always so as to the number supported and relieved. Reports from towns closing their year after the end of March, and especially from those closing in February and electing their officers at meetings in March, are

TOWN AND CITY PAUPERISM.

not so likely to be correct in either respect as those of the first-named class. Hence, so far as this office is concerned, it would be advantageous to have a law passed fixing the 31st of March as the close of the town year throughout the State. Nevertheless, I forbear to advise the enactment of such a law, because I am bound to believe that towns and cities closing at a different date, have reasons for so doing that appear to them of paramount importance. But I venture to express the hope that these towns will of their own motion ultimately find it convenient to change to the day named.

In tabulating the returns this year, the most diligent effort has been made to avoid errors. To this end, the file of town reports, sent in accordance with law to the State Library, has been freely consulted, and whenever any discrepancy was found, it has been the subject of correspondence with the town authorities. First and last, during the summer and fall, about 200 letters of inquiry and suggestion have been sent out from the office to overseers of the poor; and I am much indebted to these officials for the good-will they have shown in aiding me to properly classify their statistics. So far as they have expressed any opinion on the subject, it is to the effect that the change of time for making the annual return is satisfactory, and I trust the law may be allowed to stand without further modification.

Mention was made a year ago that I hoped during the winter, with the concurrence of overseers throughout the State, to get a census of tramps or travellers on several different days. Members of the charitable committee of the Legislature spoke to me on the matter in February last, and expressed a strong desire that the purpose should be carried out at once. Accordingly, a circular letter was sent to the several boards of overseers, and in March I was able to present the figures to the Board and the committee. The special return then made has its place in the tables accompanying this Report.

Statistics of the Year.

There is no longer authority to require reports on some of the points covered under the old law, as was said last year,

SECRETARY'S REPORT.

but I am persuaded that in all essential respects the returns now made are full enough. The tables based on those for the year ending with the 31st of March last, will be found in the opening pages of the Appendix. The figures there given in detail may be briefly summarized as follows :—

Almshouses.—The returns show that of the 341 cities and towns in the State, 219 have provided for their paupers in almshouses, while the remaining 122 have kept their poor in families or hospitals. From the returns, it also appears that the whole number of persons fully supported within the year ending on the 31st of March last was 7,749, of whom 5,654 were kept at almshouses, against an aggregate of 4,875 so kept in the year ending with March, 1875, being an increase of 779, against an increase of 499 in the preceding year. The almshouse average for this year is 3,331, an increase of 451 from that of the previous year. The cost of almshouse support is returned at \$418,405, which is \$1,650 less than it was in 1875. Taking the two years together, therefore, it appears that 1876 shows the larger average of 451 maintained at the almshouses at a slight decrease in the aggregate cost of support. This apparent discrepancy between numbers and cost is probably due to several causes. Quite likely the continued pressure of the hard times has forced into the almshouses of some localities a class of persons able to do more farm-work than the average inmate; from this might result either larger and better crops or a smaller expenditure for hired labor. Then, many of the towns have been looking into their expenses pretty carefully of late, and may be supposed to have brought about a more vigorous and thrifty management of the almshouse, as well as of other departments of town business. Something must also have been saved in the purchase of supplies, which are cheaper now than they were two or three years ago. Whatever explanation of the situation may be offered or accepted, it certainly is gratifying to find that the returns show a considerable reduction in the average weekly cost as compared with several of the last preceding years.

TOWN AND CITY PAUPERISM.

Full Support.—The number of persons admitted to full support within the year ending with the 31st of March last, was 3,307. The number receiving full support any part of the year was 7,749, being an increase of 1,160 over the year ending with March, 1875. With respect to sex, the numbers were 4,288 males and 3,461 females. The average number fully supported was 4,977; viz., 3,331 in almshouses, 1,038 in lunatic hospitals, and 608 in private families. The total average is 728 greater than that reported last year, of which 451 is in almshouses, 189 in hospitals, and 88 in private families. The reported cost of full support is \$734,457, against a corresponding figure of \$697,631 for last year. The average weekly cost of full support, therefore, appears to have been about \$2.41, a figure somewhat below that of the previous year. To the aggregate of cost for full support should be added some portion of the \$82,481 reported as the expenditure for overseers' salaries and incidentals of the pauper department; while, on the other hand, as was said last year, some deduction must be made on account of repayments, particularly with respect to those classified as state paupers. But, in my judgment, these two items so nearly offset each other, that they do not materially affect the computation for the State at large. Hence it appears that, as compared with the year ending March, 1875, the increase of numbers receiving full support within the past year is proportionately greater than the cost of that support. The period of support was shortened in some places by providing labor on the highways for heads of families requiring relief, so that a portion of what was really expended in caring for the poor is charged to another account on the town books, though there is reason to believe that the economy exemplified by the average house-keeper for the last eighteen months has been found practicable by overseers of the poor. Of those who had received full support within the year, 5,361 remained on the lists at the end of last March; viz., 3,630 living in almshouses and 1,731 supported elsewhere; and of those in the almshouses, 753 were children not over sixteen years of age.

SECRETARY'S REPORT.

Partial Support.—Between the figures under this head for September, 1874, and March, 1875, there was a difference of 21,500. Undoubtedly a very large proportion of these persons would have been able to live in ordinarily good times without asking for public assistance. That the depression in business continued without abatement through the year 1875 and the first quarter of the year 1876, is conclusively shown by the last pauper returns. The enormous increase of over twenty-one thousand in the number applying for relief is not only maintained, but the winter of 1875–6 made an addition of about nine thousand four hundred. That is to say, the returns of 1874 show an aggregate of 35,074 persons relieved, while by the returns of this year the aggregate is 65,988. In a period of four years prior to that in which the present financial distress began, the annual average was about 23,740. Happily the increase in the cost of relief is not at all proportionate to the increase in numbers relieved; and while the coming winter will probably be a hard one, there does seem reason to believe that another season may bring in a better state of affairs. This year's aggregate of 65,988 persons partially supported, does not include the great army of tramps or travellers who are continually wandering to and fro up and down the State, but it does include a considerable number of persons who were fully supported during a part of the year. The towns report a duplication of 603 under this head, but I doubt if this figure is as large as it should be. Some deduction must also be made for persons twice reported; perhaps 8,000 would be a fair estimate on this account; there is no way of determining the number with accuracy. Of the aggregate number reported relieved, 35,768 were settled in towns giving relief, and 8,120 were settled in other towns, while 22,100 were not known to have any settlement in the State, and 26,915 of the whole number were children under sixteen years of age. A comparison of the figures for the last two years shows, that, of the 9,377 increase, 8,596 had a settlement in the towns where they were relieved, while there was an actual decrease of 1,276 in the number of state paupers relieved. Herein may be seen

TOWN AND CITY PAUPERISM.

the fruit of the settlement law of 1874: With respect to sex, the returns show, that, of those aided, rather more than two-fifths were males, and rather less than three-fifths females; viz., 24,728 males, 31,556 females, and 9,704 not classified. The direct expense of partial support is returned at \$632,916. If to this there be added three-fourths of the cost of dispensing relief, we have a total of \$694,777 as the cost of partial support, against a corresponding figure of \$567,072 for the year ending with March, 1875. The average amount of relief per individual was greater last year than in the previous year, but still considerably less than in the years prior to the beginning of the depression.

Vagrancy.—That there has been a very great increase during the last two or three years in what is commonly called vagrancy, is a fact of which probably every intelligent house-keeper in the country neighborhoods has abundant evidence. Undoubtedly a considerable portion of this increase is due to the hard times; to this extent the situation in which we find ourselves is abnormal; with the revival of business, the annoyance or evil will at least partly cure itself. But when all this has been said,—when due allowance is made for the number of well-disposed men who are really travelling about in search of work,—it must still be apparent that there has been a decided increase in the number of those who are properly called tramps. Last year's returns showed an increase of about 39,000 in travellers over the preceding year, and this year there is reported an increase of about 11,500 over the number returned last year. While we may hope for an improvement in this respect when business revives, probably we shall never get back to the condition of 1873 and previous years. Hard as is the life of a tramp at certain seasons of the year, tramping is a vice that, first endured, is finally embraced and adopted as a vocation; and many persons who took to the road originally from real or fancied necessity, will undoubtedly remain vagabonds to the end of their days or until they get into prison. Excluding those called "lodgers" in Boston, the vagrants or travellers of 1876

SECRETARY'S REPORT.

were reported at 148,936, those of 1875 at 137,308, those of 1874 at 98,263 and those of 1873 at 45,653. It will be observed that the number for the past year is about three and a quarter times as great as that for 1873. The caution given in former reports from this office should be repeated here,—the figures for any given year do not represent so many different persons, because the tramp visits scores of towns each year, and necessarily is counted as one every time he applies to the authorities for food and lodging. The direct expense on account of vagrants is reported at \$54,587, against a corresponding figure of \$22,075 in 1873. As compared with last year, there seems to be a slight decrease. With regard to this point, it must on the one hand be said, that the authorities are rarely able to give the exact figures of what they have expended for tramps, and therefore the footing for the State can be nothing more than an approximation, invariably below the real cost. Furthermore, and on the other hand, it may very well be a fact that the cost is relatively less than heretofore, because the authorities are more and more coming to feed and lodge tramps in lock-ups at an expense of five to twenty cents each night, whereas formerly in many towns they were sent to hotels and kept over night at a cost of from fifty cents to a dollar per head. Table IV., Appendix, pp. 33–40, to which reference has already been made, will be found interesting as well as instructive. The number of persons lodged at certain specified dates was reported on a special return made by overseers in March last; the numbers and reported cost for the year are from the annual pauper return made in April and May last. Apparently there never are any tramps on the islands of Nantucket and Martha's Vineyard; last year there appear to have been none in the towns of Hull, Winthrop, Nahant, Pelham, Montgomery, Rowe, Monroe, New Ashford, and Mount Washington. In a few towns the expense on tramp account was so small that the overseers have not classified it separately; while in other places that expense was wholly or partially offset by the labor of the persons fed and lodged. Making due allowance for the fact that it is an impossibility in very many cases to

TOWN AND CITY PAUPERISM.

determine the actual cost incurred on account of tramps or travellers, the table nevertheless furnishes a basis for comparison as to the degree of consideration shown this class of persons in the various cities and towns. Finding that Adams spent \$88.46 on 537 of his fellows, while Stockbridge spent \$168.19 on 370, the Berkshire County tramp would have no difficulty in deciding between the two towns as a halting place. Salem spent \$339.25 for 1,357 persons, while Saugus spent \$341.50 for but 401. In Malden it cost \$1,011 to care for 2,022, while Lowell cared for 2,522 at a cost of but \$359.50. New Bedford spent \$78.66 for 1,809, and Taunton \$88.98 for 1,838, while Fall River spent \$310 for 3,248, Beverly \$349.44 for 1,220, and Danvers \$468 for 568. Seeing that Worcester provided for 3,950 at an expense of \$152, and that Springfield spent but \$150 on 4,691, the dullest of tramps would know that a diet of water and crackers awaits him at either place.

Insane and Idiotic Poor.—The returns show that 1,829 insane persons were cared for during the year by town and city authorities; viz., 1,336 at lunatic hospitals and 493 at other places. Of the whole number, 1,525 remained under care on the 31st of March last, against a corresponding number of 1,287 at the same date a year earlier. The cost for support at the lunatic hospitals, as returned by overseers, aggregates \$224,731, against a corresponding aggregate of \$200,263 for the preceding year. Furthermore, it appears that 365 persons classed as idiots were supported at municipal expense within the year, which is 22 more than were returned for the preceding year, and 316 of the whole number were receiving support at the end of last March.

Summary of Expense.—The reported expenditure for full support during the year is \$734,457; for relief and partial support, \$632,917; and for salaries of overseers and miscellaneous items chargeable to the pauper account, \$82,481; making an aggregate of \$1,449,855 as the total cost of support and relief. From this figure is to be deducted \$128,844

SECRETARY'S REPORT.

received by way of reimbursement. Thus it appears that \$1,321,011 was the net cost of pauperism to the towns and cities of the Commonwealth for the year ending March 31, 1876, being an excess of \$148,595 over the cost for the year preceding. When proper consideration is given to the state of affairs with respect to our manufacturing industries, it seems to me that the Commonwealth has cause to congratulate itself that the increased cost is no greater.

Summary of Numbers.—The effort made last year to get a census of the numbers receiving aid at a specified time, was repeated this year. The aggregate reported for the first of March was 35,740, made up as follows: full support, 5,533; partial support, 29,126; vagrants and lodgers, 1,081. The total is about 8,500 greater than for the corresponding date of last year. Still believing, as I did a year ago, that the aggregate for the day chosen is somewhat too large, I am bound to admit that the correspondence between the figures for the two years tends to show that the returns are not so inaccurate and misleading as I feared. What error there is must mostly lie in the partial support figure, for many places could do nothing more than give an estimate on this point. Careful examination of the whole body of returns satisfies me that some of these estimates were too large, and though in a few cases I ventured to reduce the figures before carrying them into the tables, in my best judgment the partial support total is still exaggerated. The grand aggregate of all classes reported as having been supported or relieved within the year, is 283,476; viz., full support, 7,749; partial support, 65,988; Boston lodgers, 60,803; vagrants and travellers, 148,936. As has already been mentioned, there is a small duplication between the first and second classes; i. e., persons fully supported a part of the year and only partially supported at other times; and there must be a considerable duplication in the second class, as well as an immense duplication in and between the third and fourth classes. Probably not more than 80,000 or 85,000 different persons are represented in the grand aggregate of all classes.

CHILDREN IN ALMSHOUSES.

Children in Almshouses.

The special investigation relative to children in the almshouses, begun last year, has been to some extent continued for the year ending with March 31, 1876. There were at that date 3,630 persons in the almshouses of the State, of whom 753 * were children under the age of seventeen,—238 of these being under six, 344 being between six and twelve, and 171 being between twelve and seventeen. Of the 558 children who remained in the almshouses on the 31st of March, 1875, about 30 went out with the beginning of summer and came back before the year ended; but 185, or one-third of the whole number, went out and did not return prior to the close of the pauper year. Therefore, it appears that of the 753 remaining in almshouses on the 31st of March last, 373 were there at the same date a year earlier, while 380 had been admitted within the year; though 47 of those thus admitted were inmates at some time prior to March, 1875. And a comparison of the returns for two years shows that the whole number of persons in the almshouses, March 31, 1876, was 470 greater than at the same date in the previous year, 195 of this increase being boys and girls under seventeen.

Table V., on pages 41–43 of the Appendix, shows in detail just where these 294 girls and 459 boys were. By counties, they were distributed as follows: Barnstable, 17; Berkshire, 16; Bristol, 78; Essex, 100; Franklin, 9; Hampden, 50; Hampshire, 3; Middlesex, 125; Nantucket, 1; Norfolk, 33; Plymouth, 24; Suffolk, 204; and Worcester, 93. The cities and towns having five or more children in charge, were the following: Boston, 204; Cambridge, 51; Springfield, 44; Fall River, 38; Salem, 18; Milford, 17; Lynn, 16; Lowell, 14; Adams, 13; Taunton, 12; Gloucester and Worcester, 11 each; Fitchburg, Malden, Ashburnham and Easton, 9

* The difference between these figures and those given by the Visiting Agent in the section of his report relating to town and city children, is readily explained: *First*, these represent the whole State, while his are for only 278 of the 342 towns and cities; and, *second*, these are for the end of March, when the number in almshouses is about at its yearly maximum, while his are for the first of July, when the number is nearly at its annual minimum.

SECRETARY'S REPORT.

each ; Middleborough, Peabody and Beverly, 8 each ; Haverhill, Hopkinton, Wakefield and Newton, 7 each ; Hubbardston and Methuen, 6 each ; Barnstable, Dennis, Westport, Amesbury, Randolph and Warren, 5 each ; while the remaining 174 were divided among 79 towns.

Last year the almshouse children of Boston were ten less, and this year they are sixteen more, than one-fourth of the whole number in the State, the aggregate last March being 204, against 129 a year earlier. Very nearly half the whole number returned this year belong to the six cities of Boston, Cambridge, Springfield, Fall River, Salem and Lynn. One fact worthy of note in this connection is that the proportion of children going to the almshouse for but six or eight months is much larger in the cities than in the towns ; in other words, the cities appear to contain a considerable number of parents who put their children into the poorhouse for support during the winter only, while in the country towns the children who go to the poorhouse are more likely to become a permanent charge to the public, unless places outside are found for them by the authorities. As has already been shown, nearly half the whole number of children in the almshouses last March had been there less than a year ; by the returns from the cities, it appears that rather more than one-third of their aggregate came upon the overseers for support after the cold weather began.

Undoubtedly a large proportion of the persons found in the almshouses of the State at any given date, belong to what is properly denominated the pauper class. They have come to stay till removed by death or wills stronger than their own. And of those who go out in the spring or early summer, whether of their own volition or because situations have been found for them, a considerable proportion are tolerably sure to get back again before Christmas. But with respect to children, it will hardly do to say that such as have not been in the poorhouse more than a year, are of the pauper class ; for it is easy to see that such times as we have had of late must bring many mothers and young children there, who would have managed to get along in some way outside but

CHILDREN IN ALMSHOUSES.

for the business depression. When a child has lived in the almshouse for more than a year, there is fair reason to question if it may not be a member of the pauper class; the presumption is that the overseers may properly step in then, and at least try to find for the child a home other than that of its parents.

The table on page 44 of the Appendix shows the ages of all the children, as well as the length of time they had been in the almshouse at the end of the pauper year. Thus it appears that of the whole 753, there were 238 under six years of age, 240 who were between six and ten, 186 who were between ten and thirteen, and 89 who were over thirteen. Moreover, it appears that 37 children had been in the almshouse more than seven years each, 65 more had been there from four to seven years each, and 123 more had been there from two to four years each. And the table on pages 41–43 shows in detail the location of 193 children who were not less than six years of age, and had been inmates of almshouses not less than two years each. Unless a different course of procedure is advisable for special reasons, these children ought to be removed from the almshouses as soon as possible.

Concerning these 75 girls and 118 boys, who are at least six years old, and have been in the poorhouse at least two years, some further facts may be presented. Boston has 49 of them; Cambridge, 11; Adams, 9; Wakefield, 6; Haverhill, Hopkinton and Taunton, 5 each; Barnstable, Fall River, Andover, Dedham and Lynn, 4 each; Salem, Lowell, Westport, Greenfield, Foxborough, Malden, Middleborough, Gardner and Quincy, 3 each; Falmouth, Wellfleet, Freetown, Rehoboth, Springfield, Peabody, Bridgewater, Hingham, Templeton and Milford, 2 each; and thirty-six other towns 1 each. Of these children, 95 have been in the poorhouse for more than four years, 84 for more than five years, 63 for more than six years, 37 for more than seven years, 23 for more than eight years, 15 for more than nine years, and 10 for more than ten years. Moreover, 73 of the 193 have reached the age of twelve, while 50 of them are thirteen, 45 are fourteen, 30 are fifteen, and 14 are sixteen.

SECRETARY'S REPORT.

With respect to the education of her children, Massachusetts knows nothing of rich or poor. Her schools are open to all of suitable age to attend; she even strives to enforce the attendance of all for at least a portion of the time. In eight or ten of the larger cities, special schools are established at the almshouses for the children domiciled there; but in all the smaller cities and country towns, the poorhouse children go to the public schools with other children. That the majority of them are dull scholars, who make but indifferent progress in learning, is undoubtedly true enough; but the State gives them a fair opportunity, even if it is not able to put knowledge into their brains. Nor are they to be blamed for what often appears to be stupidity and indisposition to study. Many of them are the fruit, legitimate though miserable, of seed sown years before they were born; knowing what lives their parents and ancestors lived, the wonder must frequently be that the children have any capacity for good. Certainly they are entitled to something more than the charity of food to eat and clothing to wear.

An examination of the reports shows that about one-tenth of these 193 children are illegitimate; that one-sixth of them have been abandoned by their parents; that the father or mother of more than one-fifth has been in prison; that at least one parent of nearly one-third is a common drunkard; and that about one-fourth of them are either bodily or mentally defective. These facts show why it is so difficult to find homes for children who have lived in the almshouse two years or more. Yet the urgent need of the State is to get out of the almshouses, at the earliest practicable date, all for whom decent homes are offered or can be provided. The best poorhouse is a bad place for children. This is a maxim that should constantly be kept in mind by all persons charged in any degree with the administration of the poor-laws.

Whether the children who now go to the almshouses of our towns and smaller cities would be better off in an institution or institutions established for the care and maintenance of such persons, and whether the public welfare will be subserved in a larger degree by their support in such establish-

CHILDREN IN ALMSHOUSES.

ments, are questions on both sides of which arguments of much force may be presented. The State of New York passed a law in April, 1875, which directed the removal from the county poorhouses, prior to January, 1876, of all children found therein between the ages of three and sixteen years, except such as were so defective as to be unfit for family care, and required that they should thereafter be supported in families, orphan asylums, or other charitable or reformatory institutions. Children placed in the care of institutions must be sent to those controlled by persons of the same religious faith as the parents of the child, whenever it is practicable to make such a selection. Children hereafter born in poorhouses are to be removed before they become three years old. The law further provides that after the first of January, 1876, no child over three and under sixteen, except as before indicated, shall be committed or sent to a county poorhouse; but all such children must be placed in some orphan asylum, or other charitable or reformatory institution. The Directors of the Poor of the State of Pennsylvania, at a meeting in September last, discussed this law, and the general subject involved, and finally agreed to ask the passage of a statute of similar import from the Legislature of their State at its next session.

The situation of a child in any of the great county almshouses of New York or Pennsylvania, as must be obvious, is quite different from that of a child in one of our small town almshouses. There he is necessarily forced into association with a much larger number of adult paupers than are to be found in any of our poorhouses outside of Suffolk County, and the chances are correspondingly greater that he will degenerate and become a member of the permanently dependent class. Unquestionably, however, the present tendency of opinion in all communities that have had much to do with the matter, is toward a separation of adult and juvenile paupers; and perhaps Massachusetts may yet decree, in the interest of the public, as well as for the benefit of the children, that no child shall be allowed to remain in an almshouse more than a year, but at the end of that period shall be removed to one of the existing private asylums for children,

SECRETARY'S REPORT.

or to an institution of like aim under state control, there to remain till such time as a home can be found for it in a family where proper care will be given, and the needful opportunity afforded for growing into self-supporting manhood or womanhood.

II. RELIEF AND SUPPORT BY THE STATE.

When individuals who are neither ill nor insane and have no legal settlement in this Commonwealth call upon city or town authorities for support, they are usually sent to the State Almshouse at Tewksbury. From that general receptacle a portion of these persons pass by sentence of court to the State Workhouse at Bridgewater, while others are transferred by this Board to the pauper department of that institution or the one at Monson, and a small proportion are sent to their friends or to the localities where they belong, though the great majority remain at Tewksbury till they are ready to go out and take care of themselves. Insane persons becoming a state charge are supported in the lunatic hospitals at Worcester, Taunton and Northampton and the asylum at Tewksbury for chronic cases, though a few individuals, more or less unsound and demented, get into the establishment at Bridgewater. Children beyond the age of infancy, who fall to the care of the State, enter the Tewksbury establishment, but are at once transferred for support to the State Primary School at Monson, whence most of them ultimately go to their friends or into families. Some of the infants for whom the State must provide are kept with mothers sentenced to Bridgewater, others are with mothers transferred for support to that place or Monson, while others are at the Infant Asylum in West Roxbury, and the remainder may be found in the State Almshouse. Outside these classes, who are maintained at the expense of the Commonwealth in one or another of its institutions, is a large body of persons, who, becoming a public charge when too ill to be removed to the almshouse at Tewksbury, are relieved by the authorities of towns and cities at the expense of the State, the bills for the cost of this relief being paid at the treasury after approval by the Board of State Charities.

TEWKSBURY ALMSHOUSE.

*The State Almshouse at Tewksbury.*THOMAS J. MARSH, *Superintendent.*

Under a law passed by the Legislature of 1852, state almshouses were established at Tewksbury, Bridgewater and Monson, all of which were opened in 1854 for the reception of inmates. The legislation of 1872 converted the institution at Monson into a Primary School, and that at Bridgewater into a Workhouse; so that the one at Tewksbury remains as the only distinctively pauper establishment in the State; though, as has already been indicated, there are a few paupers residing at Bridgewater and Monson by order of this Board, and the larger portion of their inmates not thus definitely classed were transferred or sentenced from the Almshouse. The institution at Tewksbury consists of the almshouse department proper and the asylum for the chronic insane, both under the general charge of one head, though a law of the present year gives the resident physician entire control as to the medical work there. The first superintendent of the institution was Isaac H. Meserve, who continued in office until June, 1858, and immediately thereafter the present superintendent was appointed. The report of Captain Marsh furnishes the following figures relating to the past year:—

STATE ALMSHOUSE.	Insane.	Not insane.	Total.
Number remaining Oct. 1, 1875, .	286	506	792
Admitted during the year, .	82	2,127	2,209
Apparent number supported, .	368	2,633	3,001*
Discharged during the year, .	36	1,886	1,922
Deserted,	8	—	8
Died,	38	235	273
	82	2,121	2,203
Number remaining Sept. 30, 1876, .	286	512	798

* Real number, 2,889.

SECRETARY'S REPORT.

Excluding nominal transfers and nominal admissions under the Act of 1860, the reported admissions of the year were 2,209, against a corresponding figure of 2,131 in the preceding year. But the actual number of different persons admitted was but 2,120 in 1876, against 2,067 in 1875, the difference between the real and apparent numbers being the total of duplicates. Furthermore, while the apparent numbers supported were 3,001 in 1876 and 2,926 in 1875, the proper deduction for duplicates gives as the real number of different persons 2,889 for 1876, against 2,489 for 1875 and 3,005 for 1874. The weekly average number of inmates for the year was 918, against an average of 844 for 1875 and of 881 for 1874. Thus it appears that while the number of different persons admitted was 140 less in 1876 than in 1874, the average of this year is greater by 37 than that of 1874.

Financially, the institution makes an excellent showing, absolutely, as well as in comparison with former years. Thus, in 1874, with an average of 881 inmates, the current expenses were \$88,198.84; in 1875, with an average of 844, they rose to \$96,371.70; while for the present year, with an average of 918, they are but \$89,639.57. Last winter, the authorities were obliged to call on the Legislature to make an appropriation of about \$3,300 for deficiencies of the calendar year; now the superintendent says that unless unexpected additions are made to the number of inmates, the institution will probably get through the year without a deficiency on account of general expenses. But he anticipates a deficiency in the salaries account, chiefly because after making the appropriation in that behalf, the Legislature ordered an increase in the number of medical officers and nurses, without providing means for their compensation. How much of what is gratifying in the financial exhibit may be due to a special exercise of economy on the part of the superintendent, does not appear; something is certainly due to the fact that supplies of most kinds have been cheaper this year than they were in 1875 or 1874.

With respect to its death-rate, the institution also makes a very satisfactory exhibit. In 1874, with an average of 881

TEWKSBURY ALMSHOUSE.

inmates, the number of deaths was 314; in 1875, with an average of 844, the number rose to 325; in the present year, with an average of 918, the number is but 273, of whom more than one-fourth were foundlings. Excluding the foundlings, the deaths of the year were 203, against 298 in the previous year. This large decrease in the death-rate may be due, in part, as the superintendent suggests, to the better average physical condition of those admitted during the year; but it is only fair to say that a portion of it must be due to better nursing and medical attention. Of the 82 foundlings sent there during the year, 70 died,—46 of them in less than three weeks after admission. Excluding the foundlings and the insane, more than one-third of the mortality was of persons who lived less than a month after coming to the institution, while considerably less than one-third of those who died had been there six months, and about one-fourth were of persons more than sixty years of age.

In pursuance of chapter 179 of the Acts of the present year, an entire reorganization of the medical department of the institution took place last summer. Dr. William H. Lathrop, physician for nine months by choice of the superintendent and inspectors, was appointed Resident Physician by the Governor and Council; Miss Helen M. Marsh, Assistant Physician for six years, resigned on the 27th of May, and retired from service six weeks later; the post of First Assistant Physician was filled by the appointment of Dr. George E. Putney, and that of Second Assistant by the appointment of Dr. Enoch Q. Marston; and pretty nearly the whole body of nurses and attendants was changed for persons of a higher grade and better qualifications. It should be noted also that the diet, both of the well and the sick, of the sane and the insane, has been improved within the year. What food is now furnished, will appear from the following lists:—

HOSPITAL DIET.—*Breakfast and Supper:* Oatmeal, flour gruel, boiled milk, bread, butter, crackers, toast, with coffee at breakfast, and tea at supper. *Dinner:* Sunday—baked potatoes, butter, milk; Monday and Thursday—vegetable soup, rice with sauce, milk; Tuesday and Friday—fresh fish, potatoes, oatmeal, milk; Wednes-

SECRETARY'S REPORT.

day and Saturday—soup, corn-starch pudding, milk. Vegetables of different kinds are supplied, according to season. On Sunday, patients have brown bread; one meal each week they have rye and indian bread; three meals each week they have graham bread; at all other meals the bread is of wheat. Extra dishes are furnished, as ordered by the physician.

HOUSE DIET.—*Breakfast*: Bread and coffee every day. *Supper*: Bread and tea every day. *Dinner*: Sunday—baked pork and beans; Monday and Thursday—corned beef and potatoes; Tuesday—fresh fish, with sauce and potatoes; Wednesday and Saturday—vegetable soup, boiled fresh beef, potatoes; Friday—salt fish with sauce, boiled beets, potatoes. All the vegetables raised on the farm are supplied in season. Bread, as desired, is given at dinner every day; the kind is already indicated in the hospital table. Inmates have as much salt, pepper and vinegar as they wish.

INSANE ASYLUM DIET.—Same as the House diet, except that roast beef takes the place of boiled, for Wednesday's dinner, and that the insane have butter at breakfast and supper.

Under a special appropriation by the Legislature of 1875, a considerable change has been made in the building for the insane, by partitioning off a portion of each hall on the first and second floors, so that forty-nine single rooms are gained, three of which are taken as reception-rooms, while the others are to be used for the benefit of such patients as need isolation. A special appropriation of \$1,000 has been expended in repairing one of the barns. A brick building takes the place of the wood one used as a pump-house, that was burned in September, and a portion of the basement of the building for the insane has received a new brick floor.

The resident physician reports that while the hospital is on the whole well adapted to its purpose, the air of the wards would be greatly improved at certain times by additional facilities for ventilation. This is a necessity that has always been apparent to the members of the Board of State Charities. Screens for the doors and windows are also needed in the summer, and the physician desires a few single rooms for the isolation of noisy and offensive patients.

Noting the great increase in the number of foundlings,—27 were sent there in 1875 and 82 in 1876,—and the insufficient

TEWKSBURY ALMSHOUSE.

facilities which the institution has for their care, the superintendent recommends such legislation as will require municipal authorities to commit all persons of this class to the Massachusetts Infant Asylum, which he says has special facilities for their nurture, both in its buildings and in private families. The inspectors remark that this suggestion impresses them favorably, and it certainly is one that deserves the attention of the Legislature.

The institution became so much crowded during the summer that this Board, under the authority given it by section 3, chapter 45, Acts of 1872, at one time removed 102 persons to the institution at Bridgewater and 37 to that at Monson, there to be supported during the continuance of the exigency contemplated by the Act specified. The Almshouse closes the year with about as many inmates as it ought to have. But as there is certain to be considerable increase during the winter, which it may not be possible to meet by removals to other institutions because they are also full, the question of further accommodations at Tewksbury has forced itself upon the attention of the authorities. After making their annual report, the inspectors and superintendent united in a communication to His Excellency the Governor, advising the erection of a temporary building large enough to furnish sleeping accommodations for two hundred men. This proposition was carefully considered, and the building of the structure finally ordered. It is of wood, one and a half stories high, 100 by 30 feet in size, costing in the neighborhood of \$2,000, and was finished early in December.

Children at the Charge of the State.

The greater proportion of the children who fall to the care of the State, as has already been indicated, first appear at the Tewksbury Almshouse, whence they are speedily transferred to the Monson institution for maintenance. Entering its pauper department, the larger part are within a month or six weeks, on the recommendation of its superintendent, admitted to the Primary School by formal vote of the Board of State Charities. The children who remain at the State Almshouse

SECRETARY'S REPORT.

are either infants with their mothers, defectives not suitable for admission to the Primary School, or foundlings who must be cared for at Tewksbury until the State makes further provision for them. A few of the defectives ultimately get into the Idiot School at South Boston, are taught there during term time, and go back to the Almshouse for support when the school is in vacation. The children supported at the State Workhouse are nearly all infants with mothers under sentence, from whose care it would of course be inexpedient and inhuman to take them. A portion of those at the charge of the State in the Massachusetts Infant Asylum are foundlings, while others undoubtedly would have been abandoned but for the existence of this institution.

Besides the children at Monson who were transferred from the State Almshouse, there are in the institution a portion of the boys and girls committed by the courts to the custody of this Board for reformatory purposes, and generally two or three truants sent from towns under a law of 1873. Thus 36 of the 211 children newly admitted to the school in 1875, and 55 of the 270 so admitted in 1876, were either truants or court children. For the support of truants, two dollars per week is paid by the towns from which they are sent; and toward the support of those known as court children, one dollar per week is paid by towns or cities in which they have a settlement. Otherwise the whole expense of the Monson establishment is borne by the State, and hence all but its truant inmates are in one sense a state charge, though it is provided by law that none of those in the school shall be designated as paupers.

The number of children, exclusive of truants, remaining at the Monson institution on the first of October last, was 485, of whom 66 were boys and girls in charge of this Board by order of court. At the same time, there were 74 in the State Almshouse and 63 in the State Workhouse, besides 69 beneficiaries of the Commonwealth in the South Boston Idiot School, and 44 at the expense of the State in the West Roxbury Infant Asylum. Thus it appears that at the close of the official year there were 622 children in the institutions

SUMMARY OF STATE PAUPERISM.

at Monson, Tewksbury, and Bridgewater, under the direct care and oversight of the Commonwealth, and 113 more in the South Boston and West Roxbury institutions, for whose support the Commonwealth had made provision.

Number and Expense of the State Poor.

The number of the state poor admitted to support in any given year, cannot be ascertained by the simple process of adding together the reported admissions of that year for the several institutions at which such persons are received. From the total thus obtained, there must be deductions for duplicate admissions at each institution, for transfers between the several institutions, and for the appearance of the same person in two or more institutions without transfer. So, too, in seeking to ascertain the whole number of different persons maintained by the State within the year, there must be similar and other deductions from the aggregate of the various institution numbers. And when every duplicate that can be discovered has been deducted, there still remain sources of error in the fact that with respect to some persons our record cannot be made explicit, and also in the more important fact that persons frequently go into this institution under one name and into that one under another name. Such results as have been reached this year in the effort to ascertain the number of the state poor are shown in Table VII., on page 45 of the Appendix.

Counting as state poor, all those so reported at admission by the state lunatic hospitals, the whole number of admissions to the State Almshouse, all those admitted to the State Workhouse who had no settlement, and all admitted at Monson except the truants and court children, gives an aggregate of 3,612 admissions reported by the several institutions for the year. Deducting as far as possible for duplications, this figure is reduced to 2,857 different persons admitted, being 29 more than the actual admissions of the same class for the previous year. The number reported as maintained within the year is 5,660; the proper deduction for duplication reduces this to 4,728. This aggregate must be increased by

SECRETARY'S REPORT.

the addition of about 2,800 for the sick state poor relieved in towns and cities. Thus we have a total of about 7,528 persons who were supported or relieved by the Commonwealth during the past year, against a corresponding aggregate of 7,432 for the year ending with September, 1875.

Nothing more than an approximation can be made as to the expense incurred by the State in the care and relief of its poor. The table in the Appendix to which reference has been made, gives an aggregate found by taking the total of what was drawn from the treasury for the expense of lunatics at the state hospitals and the current expenses of the other institutions there named, diminished by what they returned to the treasury. To the figure there given, must at least be added the \$5,000 granted to the Infant Asylum, about \$25,000 for the cost of the sick state poor, \$9,000 more for burials, \$10,000 for removals and transfers, a portion of the expense of this Board, and a small sum for the support of idiots taken from Tewksbury to the school in South Boston. But the aggregate thus obtained should be diminished by something for the support at Monson of court children temporarily domiciled there for discipline or until suitable homes can be found, and for the support at other institutions of those originally counted as state paupers for whom settlements were subsequently found, and on account of whom money was collected and paid over to the public treasury by the General Agent of State Charities. Perhaps \$310,000 may be accepted as a fair estimate of what pauperism cost the Commonwealth for the year ending with the 30th of September last.

STATE LUNATIC HOSPITALS.

PART THIRD.

INSANITY IN MASSACHUSETTS.

I. STATE LUNATIC HOSPITALS.

The oldest establishment for the insane in this State is the McLean Asylum at Somerville. About twelve years after that institution was opened, the Legislature of 1830, on the recommendation of a committee whereof the Hon. Horace Mann was chairman, passed an Act authorizing the building of a state hospital at Worcester, and the existing institution at that place was opened for the reception of patients in January, 1833. The superintendents of the hospital have been Dr. Samuel B. Woodward till July, 1846; then Dr. George Chandler till April, 1856; then Dr. Merrick Bemis till July, 1872; and then Dr. Barnard D. Eastman. The building of the Taunton Hospital, which came next in order of time, was authorized by the Legislature of 1851, and the establishment began operations in April, 1854. Its superintendents have been Dr. George C. S. Choate till April, 1870; and then Dr. William W. Godding. The erection of the Northampton Hospital was authorized by the Legislature of 1855, and the institution began its career in August, 1858. Its superintendents have been Dr. William H. Prince till April, 1864; and then Dr. Pliny Earle. The Asylum for the Chronic Insane at Tewksbury, one of the two departments of the State Almshouse, was provided for by the Legislature of 1864, and formally opened by order of the Board of State Charities in October, 1866. An Act of the present year makes the resident physician responsible for the medical treatment of its inmates, and gives him complete control as to its dietary and attendants.

 SECRETARY'S REPORT.

*The Worcester Lunatic Hospital.*DR. BARNARD D. EASTMAN, *Superintendent.*

Quite satisfactory progress has been made during the past season in the erection of the new hospital buildings at Worcester, and they are expected to be in readiness for occupancy before the end of the coming year. The work has had the constant supervision of some one of the trustees, and they believe it to be well and thoroughly done. The amount expended on construction account within the year was \$289,182; and the whole expenditure to October, 1876, including the cost of the site, was \$879,299. The balance of appropriations already made, about \$220,000, is thought to be sufficient for the completion of the buildings. For furnishing, an additional sum will be required, the amount of which is contingent upon the disposition hereafter made of the old hospital buildings and furniture. There were no further sales of land belonging to the hospital during the year.

Inmates.

WORCESTER HOSPITAL.	Males.	Females.	Total.
Patients remaining Oct. 1; 1875, . . .	225	253	478
admitted during the year, . . .	194	157	351
Number of cases under treatment, . . .	419	410	829*
Discharged recovered,	41	31	72
improved,	37	60	97
not improved,	47	49	96
Died,	45	32	77
	170	172	342
Remaining Sept. 30, 1876, : . . .	249	238	487

* Number of persons, 811.

The average number of patients for the year was 500.1; of whom 53.2 were supported by the State, 310.3 by towns and cities, and 136.6 by individuals. These figures are somewhat larger than the corresponding figures for 1875, and indicate an excess of 135 above the proper capacity of the hospital.

INSANITY—WORCESTER HOSPITAL.

Though the admissions of the year numbered a few less than for the previous year, still they were so numerous as to compel the removal from the institution of many quiet patients who could be cared for elsewhere. This has left, as at other state lunatic establishments, a more violent class in the hospital, with unfavorable result upon its remedial record. Of the patients admitted, 247 were for the first time brought under hospital care. Over one-third of all were deemed incurable when received.

The recoveries of the year were 8.7 per cent. of the whole number treated, while there were 77 deaths, an increase of 10 over the previous year, being 9.3 per cent. of the whole number, against 7.9 per cent. the year before. The mortality seems to have been seriously affected by the unusually large number of patients hopelessly diseased on admission. Several died within a week after reaching the hospital, and many within the first month of residence. The superintendent considers the mortality, large as it was, not excessive in view of the fact above stated. The crowded condition of the hospital may have had something to do with the increased death-rate.

The finances of the institution are in a good condition. The receipts were somewhat larger than those of the previous year, the increase being solely in payments for support of town paupers. The surplus on hand at the close of the year was \$11,000 greater than at the corresponding date in 1875. This resulted in part from increased receipts, in part from the continued policy of very limited outlay for repairs of the old buildings, and in part from the scrutiny exercised with respect to disbursements. With a diminished current expenditure and an increased number of inmates, the hospital shows an average weekly cost considerably below that reported for the preceding year.

The Taunton Lunatic Hospital.

DR. WILLIAM W. GODDING, *Superintendent.*

Since the date of the last report of this institution, the sum of \$9,323.98, the balance of special appropriations for

 SECRETARY'S REPORT.

enlargement and alterations, has been expended in the work of improvement. Considerable sums from the current income of the hospital have also been applied to the same purpose. The airing-courts have been largely extended during the year, additional dormitories constructed in the older building, and the domestic department made much more convenient than at the close of 1875.

The year was marked by an unprecedented increase in the number of admissions, and in the average number of inmates. The superintendent expresses the belief, however, that the highest point has been reached, and that the year to come will witness a return to more moderate figures. The greatly increased capacity of the hospital did not prevent a degree of crowding, which it is hoped will be somewhat relieved by the opening of the Danvers hospital.

Inmates.

TAUNTON HOSPITAL.	Males.	Females.	Total.
Patients remaining Oct. 1, 1875, . . .	319	283	602
admitted during the year, : . .	294	289	583
Number of cases under treatment, . . .	613	572	1,185*
Discharged recovered,	61	62	123
improved,	116	79	195
not improved,	41	36	77
Died,	53	45	98
	271	222	493
Remaining Sept. 30, 1876,	342	350	692

* Number of persons, 1,158.

The average number of patients was 663.5, exceeding by 106.3 the average of the previous year. Of these, 160 were supported by the State, 434.5 by towns and cities, and 69 by individuals. The chief increase was in the class supported by towns, which is over 28 per cent. larger than in 1875. The cause of this is not apparent. The number of cases admitted was 583, against 477 for the previous year, an increase of 106. Of these, 10 per cent. were persons over

INSANITY—TAUNTON HOSPITAL.

sixty years of age, and 17 per cent. had been insane more than five years. The proportion of recent cases—those whose insanity was of not more than six months previous duration—was 41 per cent. Of the whole number admitted, 410 had not received hospital care before. The inmates numbered 602 at the beginning of the year, and 692 at its close,—the latter classified in regard to support into state patients, 137; town patients, 485; and private patients, 70.

Without any acute disease, there was an actual increase of mortality, 98 persons having died, as against 67 for the preceding year, or 8.3 per cent., as against 6.8 per cent. of the whole number under treatment. The explanation suggested by the superintendent is, that the "hard times" occasioned the removal to the hospital of many persons enfeebled by disease, who in ordinary seasons would have been cared for at home. Of the deaths, 26 were of persons within a month, and 43 within three months, after admission. The character of disease in the cases admitted is stated to be growing from year to year more markedly chronic and incurable, a circumstance which affects very unfavorably the recorded results of treatment. The ratio of recoveries to the number treated was 10.3 per cent., as against 11.5 per cent. in 1875. The great pressure for admission probably induces an earlier discharge from the hospital in some cases than is advisable.

The expenses of the year were necessarily much greater than usual, and there is reported a slight increase in the average cost of support. If, however, due allowance be made for unusual expenditures from current receipts for "ordinary repairs," the average cost will doubtless be found somewhat below that of the preceding year.

The Northampton Lunatic Hospital.

DR. PLINY EARLE, *Superintendent.*

For the sum of \$6,000, another addition was made during the past year to the hospital grounds at Northampton, by the purchase of the balance of the Day estate, a portion of which was bought in 1875. The system of sewers for disposing of

 SECRETARY'S REPORT.

the surface water, which in former years somewhat damaged the premises, has recently been completed, and promises to be effective. Underdrains for the protection of the hospital building have been laid, new water-pipes connected with the town water-works, and a fountain set up in front of the centre building, while many lesser changes have been made within doors. These various improvements cost somewhat over \$10,000, and, like most of the changes of previous years, were effected at the charge of the hospital, without special assistance from the State.

Inmates:

NORTHAMPTON HOSPITAL.	Males.	Females.	Total.
Patients remaining Oct. 1, 1875, . . .	223	253	476
admitted during the year, . . .	76	77	153
Number of cases under treatment, . . .	299	330	629*
Discharged recovered,	19	13	32
improved,	18	31	49
not improved,	24	23	47
Died,	18	19	37
	79	86	165
Remaining Sept. 30, 1876,	220	244	464

* Number of persons, 623.

The number of admissions and of cases treated corresponds precisely with that of the previous year. Of the cases admitted, 69 had never before been in any hospital, and 59 came direct from other state institutions. The average number of patients was 474.1; classified as state patients, 259.2; town patients, 146; and private patients, 68.9. These figures show a smaller proportion of state and private cases, and an increase of town cases, as compared with 1875. Twenty-eight per cent. only of the cases were of less than six months' standing. This fact sufficiently indicates the general chronic type of cases at Northampton. The year closes with two less inmates than at the beginning, there being 253 supported by the State, 148 by towns, and 63 by individuals.

INSANITY—NORTHAMPTON HOSPITAL.

The percentage of deaths on the whole number under treatment was 5.9 for this year, while for the whole eighteen years the hospital has been in operation the percentage is 6.2. Thus the general health of the institution for the year is seen to have been good. The recoveries reported were 5.1 per cent. of the whole number treated, a small increase over the ratio of the preceding year.

The affairs of the hospital were prosperous throughout the season, and there is a balance of \$22,258.29 in its favor at the close of the official year. A small increase is observable in the labor of inmates, particularly in the amount done on the farm. An incidental benefit of this out-door labor is an almost complete exemption of the laborers from the temporary ailments of the warm season. The farming operations were diligently prosecuted and reasonably successful, in spite of the potato-beetle and the summer drought, the value of produce being estimated at little less than that of the preceding year.

Asylum for the Chronic Insane.

DR. WILLIAM H. LATHROP, *Resident Physician.*

The asylum at Tewksbury is one of the two departments of the great State Almshouse, and was opened for the reception of persons by an order of this Board in October, 1866. Prior to the present year, it was under the same general control and management as the almshouse proper. Chapter 179 of the Acts of 1876 directs the appointment by the Governor of a resident physician at the asylum, who shall be competent to care for insane inmates; gives him entire charge, medically, of all persons in the asylum; authorizes him to appoint and remove the attendants and nurses; and empowers him to regulate and control the dietary and supervise the preparation of food for this and the hospital department. Dr. Lathrop was appointed to the office thus created on the 7th of July last.

The Legislature of 1875 authorized an expenditure of \$2,500 in remodelling the interior of the building occupied by the insane. During the past season, this appropriation has been

SECRETARY'S REPORT.

used. It was not thought advisable to change the whole building, but lines of single rooms have been constructed on one side of the halls in the first and second stories. There are forty-nine of these rooms, three of which are to be reception-rooms, while the others are for the isolation at night of those who ought not to sleep in a general dormitory, and for those who in the daytime have temporary maniacal attacks. The inspectors think these rooms will prove both convenient and advantageous in the management of patients.

Inmates.

INSANE DEPARTMENT, TEWKSBURY.	Males.	Females.	Totals.
Patients remaining Oct 1, 1875, . .	76	210	286
admitted during the year, . .	38	44	82
Number of cases under treatment, . .	114	254	368*
Discharged recovered,	—	—	—
improved,	4	11	15
not improved,	11	18	29
Died,	11	27	38
	26	56	82
Remaining Sept. 30, 1876, . . .	88	198	286

* Number of persons, 365.

The weekly average number of the insane was 279, being 22 less than the average for the preceding year. It will be observed that the number remaining at the close of the year was exactly the same as at the beginning. The deaths were 38, against 58 in the year ending September, 1875. The percentage of deaths to the number of patients treated was about 10.4, against a corresponding percentage of 14.1 for the year 1875; and of the whole number of deaths at the almshouse, about 13.8 per cent., against 17.8 per cent. in the previous year, were of insane persons.

During the year, the diet of the patients in the asylum has been somewhat improved, and a statement as to the food now furnished them is given on page 104 of this Report. Perhaps the most important change consists in the addition of butter

STATE LUNATIC HOSPITALS.

twice a day. The physician thinks this of material benefit, and the inspectors regard the expense justifiable. One of the assistant physicians now has his quarters in the building occupied by the insane. For some time there have been four attendants at the asylum; this number the physician purposes to increase to six or seven.

The State Hospitals as a Class.

The number of patients remaining in the four state hospitals on the first of October, 1875, was 1,842; the reported number of cases admitted to treatment during the past year was 1,169; and the number remaining under treatment on the first of October, 1876, was 1,929. Deducting from the reported admissions an aggregate of 98 for transfers and readmissions, gives a total of 1,071 different persons actually admitted to treatment during the year, against a corresponding number of 1,015 in 1875, and of 960 in 1874. The reported number of cases treated within the year was 3,011, but this figure represents only 2,816 persons, the difference between these aggregates being a deduction for readmissions and transfers. Corresponding to this total of 2,816 persons treated in 1876, is a total of 2,697 for 1875, and of 2,599 in 1874, showing an increase of 317 in two years. Of the 1,929 remaining in hospital at the end of the official year, 711 were state patients, 953 town patients, and 265 private patients.

With respect to the persons coming under his charge, the superintendent at Worcester says that about one-third were essentially incurable cases of brain disease, or cases in which treatment had been so long delayed that the disorder had become ineradicably fixed. On the same point, the superintendent at Taunton remarks that he is overwhelmed by the great floating element of population that drifts into Suffolk County, and there, with poverty and drink, breaks down into madness; and he thinks it unfair to expect so favorable results from treatment as would be attained were patients admitted from the south-eastern district of the State only. And the trustees of the Northampton Hospital observe that the proportion of the refractory class there is much larger,

SECRETARY'S REPORT.

and that of the curable cases much smaller, than would be the case if the institution received its patients solely from the four western counties of the State.

The aggregate of discharges from the four hospitals includes 227 reported recovered, 356 reported improved, and 249 reported unimproved. The reported recoveries are 17 less than for the preceding year. Concerning the recoveries reported from Northampton, the superintendent states that in six cases the mental disorder was due to intemperance, one of them being that of a woman previously discharged recovered four times. Of the other recoveries, one has now been discharged recovered three times, another four times, another five times, and another six times, the disease in each case being periodic mania. Doubtless the authorities at Worcester and Taunton could tell a similar story about some of their recoveries. The percentage of reported recoveries to the whole number of persons treated is 7.5 for the four hospitals, against a corresponding ratio of 8.6 for 1875, and of 7.9 for 1874. For the three state hospitals proper, the percentage is 8.5 recovered and 12.9 improved to the whole number treated, the figure in each case being slightly under that of the preceding year.

The aggregate of deaths for 1876 was 250, against 233 in 1875 and 209 in 1874. Consumption stands at the head in the mortuary list, and general paralysis follows immediately after. At Northampton, the fatality, in a large majority of cases, was a consequence of chronic and essentially incurable disease. At Worcester, one patient died in four days, and another in seven days, after admission; while in a large number of other cases it was apparent that life could be maintained but a short time. At Taunton, more than half the whole number of deaths were the direct result of different forms of brain disease; 26 of them occurred within a month after admission, and 43 more before the persons had been under treatment three months. The percentage of deaths to the whole number of persons treated in the four hospitals was 8.3 in 1876, against a corresponding percentage of 8.11 in 1875 and of 8.04 in 1874.

STATE LUNATIC HOSPITALS.

CLASSIFIED AVERAGES.	1872.	1873.	1874.	1875.	1876.
<i>State Patients.</i>					
Worcester, . . .	37.2	49.7	62.8	68.1	53.2
Taunton, . . .	113.	95.6	112.6	144.6	160.
Northampton, . . .	227.	248.	284.6	274.1	259.2
Total, . . .	377.2	393.3	465.	486.8	472.4
<i>Town Patients.</i>					
Worcester, . . .	227.4	232.5	245.2	264.5	310.3
Taunton, . . .	221.3	277.7	292.8	340.6	434.5
Northampton, . . .	29.5	99.2	103.	128.6	146.
Total, . . .	538.2	609.4	641.	733.7	890.8
<i>Private Patients.</i>					
Worcester, . . .	188.3	171.	168.1	154.6	136.6
Taunton, . . .	76.5	60.8	70.3	72.	69.
Northampton, . . .	112.2	90.	81.9	12.5	68.9
Total, . . .	374.	321.8	320.3	299.1	274.5
<i>Total of all Classes.</i>					
Worcester, . . .	452.9	453.2	476.1	487.2	500.1
Taunton, . . .	407.8	434.1	480.7	559.2	663.5
Northampton, . . .	427.8	437.2	469.5	475.2	474.1
Total, . . .	1,288.5	1,324.5	1,426.3	1,519.6	1,637.7

The foregoing table will be found of suggestive interest. It shows that in the three state hospitals proper, the average number under treatment has risen from 1,288 in 1872 to 1,637 in 1876, an increase of 349 in five years, of which 46 is at Northampton, 47 at Worcester, and 256 at Taunton. The chief value and interest of the table, however, is in its revelation as to the nature of this increase. And therefrom it appears that there has been a decrease of 99 in the number of private patients, with an increase of 95 in state patients, and of 353 in town patients. In other words, the state hospitals are steadily filling up with town and city paupers, the average of that class for the present year being 891 in a total of 1,637, against a corresponding average of 538 in a total of 1,288 five years ago. The full statistics for the year show

SECRETARY'S REPORT.

that the insane remaining in the public and private asylums and hospitals of the State on the 30th of September, 1876, were classified as follows ; viz., 20.5 per cent. private patients, 29.8 per cent. state patients, and 49.6 per cent. town and city patients.

COUNTY AND PRIVATE HOSPITALS.

Besides the three state lunatic hospitals and the Asylum for the Chronic Insane at the State Almshouse, there are six other institutions in the Commonwealth at which insane persons are treated, three of them being small private establishments. They are neither controlled by the State nor supervised by the Board of State Charities, though under the Act of 1874, relating to the correspondence of the insane, they are occasionally visited by some member of this Board, and, under section 6, chapter 321, Acts of 1871, the Board may be called upon to move for the release of any one confined in either of them. At the close of the official year these six institutions contained but 451 patients, being 13 less than the number remaining at the smallest of the state hospitals, and not two-thirds as many as were to be found in the Taunton hospital alone ; yet these 451 inmates were receiving the care of at least nine physicians, while three were obliged to care for the 692 remaining at Taunton.

The McLean Asylum at Somerville, under the superintendence of Dr. George F. Jelly, was opened in October, 1818, and is the oldest of our public establishments for the insane. The records show that during the fifty-eight years of its existence it has received about 6,130 patients, of whom about 2,685 were discharged as recovered. It will quite comfortably accommodate 170 patients, which number may be increased to 200 by some crowding. It is one of the departments of the Massachusetts General Hospital ; the funds of the corporation can be used to a certain extent in the support of patients ; otherwise than as thus supported or aided, the inmates are all private patients. The authorities of the institution have bought about 107 acres of land in Belmont as the site of a new hospital, on which their present intention is

INSANITY—MCLEAN ASYLUM.

ultimately to erect buildings that will accommodate from 200 to 250 patients. The chief incident of the past season in the history of the hospital was an assault by a male patient, from out of this State, on one of the assistant physicians, resulting in injuries of so serious a character that he was obliged to withdraw from duty for several months. The statistics for the year ending September 30, 1876, are as follows:—

MCLEAN ASYLUM.	Males.	Females.	Totals.
Patients remaining Oct. 1, 1875, . . .	—	—	159
admitted during the year, . . .	42	47	89
Number of cases under treatment, . . .	—	—	248*
Discharged recovered,	12	10	22
improved,	25	11	36
unimproved,	6	5	11
Died,	10	10	20
	53	36	89
Remaining Sept. 30, 1876,	—	—	159

* Number of persons, 245.

The Boston Lunatic Hospital at South Boston, whereof Dr. Clement A. Walker is superintendent, was established under the so-called County Receptacle Act of 1836, but is now in charge of the Board of Directors of Public Institutions for Boston. During some of the earlier years of its existence, the State supported a considerable number of insane paupers there, but this practice ceased with the opening of the Northampton hospital in 1858. The grounds of the institution are a yard and garden of some three acres, adjoining the premises of the House of Correction for Suffolk County, and the buildings comfortably accommodate about 200 patients. According to modern ideas, they are very defective in plan, and they certainly lack many conveniences found in more recently constructed establishments, which cannot be supplied except at a cost that would hardly be warranted. Its inmates are from Suffolk County, but it is of such limited capacity, and has now so many chronic patients, that only a small proportion of

SECRETARY'S REPORT.

the cases from Suffolk go there, 439 having been sent during the past year to the three state hospitals, while only 37 went to this institution. The superintendent says the system of admission is not such as to assure the curative advantages of the hospital to those who most need them. The principal statistics of the year are as follows :—

SOUTH BOSTON HOSPITAL.	Males.	Females.	Totals.
Patients remaining Oct. 1, 1875, . . .	—	—	202
admitted during the year, . . .	18	19	37
Number of cases under treatment, . . .	—	—	239*
Discharged recovered,	4	8	12
improved,	1	4	5
unimproved,	—	3	3
Died,	11	13	24
	16	28	44
Remaining Sept. 30, 1876,	—	—	195

* Number of persons, 239.

The Essex County Receptacle for the Insane at Ipswich is attached to the House of Correction, and its superintendent, Dr. Y. G. Hurd, is master of that institution. This receptacle is the only one now existing in the Commonwealth that was established and is managed under the law of 1836. The insane department is entirely separated from the prison by the keeper's residence and office, and no communication takes place between its inmates and the prisoners. It receives its patients wholly from Essex County, and probably half of them are clearly incurable when admitted, a considerable proportion coming from the town almshouses, sent when it is absolutely certain they cannot be benefited by treatment, and equally apparent that they do not need the restraint of the insane. Common humanity and true economy, the superintendent thinks, ought to prevent this kind of transfers. The receptacle will comfortably accommodate about 70 patients, and its statistics for the year are as follows :—

INSANITY—PRIVATE HOSPITALS.

RECEPTACLE AT IPSWICH.	Males.	Females.	Totals.
Patients remaining Oct 1, 1875, . . .	—	—	62
admitted during the year, . . .	18	10	28
Number of cases under treatment, . . .	—	—	90*
Discharged recovered,	4	1	5
improved,	3	4	7
unimproved,	2	—	2
Died,	3	2	5
	12	7	19
Remaining Sept. 30, 1876,	—	—	71

* Number of persons, 89.

Herbert Hall, at Worcester, is a private institution, opened under authority granted in 1873 by the Governor and Council, in accordance with section 8, chapter 288, Acts of 1864, to Dr. Merrick Bemis, for sixteen years superintendent of the state hospital at Worcester. Asylums of this character are subject to inspection by the Governor and Council and the judge of probate for the county in which they are situated. Dr. Bemis has accommodations for about 16 patients, and proposes to somewhat increase them during the coming year. Thus far he has chosen to chiefly confine himself to the reception and treatment of female patients. His statistics for the past year are as follows :—

Patients remaining Oct. 1, 1875, . . . . .	. . . . .	12
admitted during the year, . . . . .	. . . . .	6
Number of cases within the year, . . . . .	. . . . .	18*
Discharged recovered,	2	
improved,	2	
died,	2	
		6
Remaining Sept. 30, 1876, . . . . .	. . . . .	12

* Number of persons, 18.

Shady Lawn, at Northampton, is also a private institution, opened in 1874 under a license granted to Dr. Austin W.

SECRETARY'S REPORT.

Thompson, for some time assistant superintendent of the state hospital at Northampton. His house will accommodate about 15 patients, and is undergoing enlargement this fall. The greater portion of its inmates are males, more of them coming from New York than from this State, and the year's statistics are tabulated as follows :—

Patients remaining Oct. 1, 1875, . . . . .	. . . . .	6
admitted during the year, . . . . .	. . . . .	13
Number of cases within the year, . . . . .	. . . . .	19*
Discharged recovered,	4	
improved,	2	
unimproved,	2	
died,	1	
		9
Remaining Sept. 30, 1876, . . . . .	. . . . .	10

* Number of persons, 19.

The Psychopathic Retreat at Roxbury is also a private institution, kept by Dr. Edward Mead under a license granted last summer, though it received a few patients before it was licensed, and its return is as follows :—

Patients remaining Oct. 1, 1875, . . . . .	. . . . .	5
admitted during the year, . . . . .	. . . . .	8
Number of cases within the year, . . . . .	. . . . .	13*
Discharged recovered,	2	
improved,	5	
unimproved,	1	
died,	1	
		9
Remaining Sept. 30, 1876, . . . . .	. . . . .	4

* Number of persons, 13.

III. STATISTICS AND GENERAL MATTERS.
*Results of the Year.**

The whole number of patients remaining in all the lunatic hospitals and asylums of the State on the 30th of September,

* See Table X. of the Appendix.

INSANITY—STATISTICS OF THE YEAR.

1875, was 2,288; the number of cases admitted to treatment during the year was 1,350; and the number of persons remaining under treatment on the 30th of September, 1876, was 2,380. The 1,350 cases admitted to treatment within the year represented 1,252 persons; the difference between these figures showing the total of duplications. Similarly, the 3,638 cases treated within the year represented but 3,430 persons. The average number of persons under treatment during the year was 2,370, against a corresponding average of 2,259 for 1875 and of 2,166 for 1874. This increased average was wholly in patients supported by towns and cities, there being a decrease in the classes known as state and private patients, the extent of all these changes appearing in Table X. of the Appendix.

Of the cases admitted to treatment within the year, 640 were state patients, 453 were town and city patients, and 257 were private patients. As compared with the figures of last year, this was an increase of 18 on state support, of 71 on town and city support, and of but 6 on private account. The number remaining in hospitals was 92 greater at the end of the year than at its beginning; viz., a decrease of 15 on state and of 30 on private account, and an increase of 137 in those supported by towns and cities.

The aggregate of deaths during the year was 303 on an average number of 2,370, against 279 on a corresponding average of 2,259 in 1875, and of 241 on an average of 2,166 in 1874. The percentage of deaths to the whole number treated was 8.3 in 1876 and 8.5 in 1875. The aggregate of persons reported as recovered on discharge is 274, against 287 in 1875 and 248 in 1874; of persons improved, it is 413, against 406 in 1875 and 395 in 1874, and of persons not improved 268, against 217 in 1875 and 279 in 1874.

Letter-Boxes in the Hospitals.

The law of 1874 relative to the correspondence of insane persons confined in the lunatic hospitals and asylums of the Commonwealth, provides that each patient may write monthly to the superintendent and the members of the Board of State

SECRETARY'S REPORT.

Charities, and that these letters may be dropped into locked boxes which are to be opened by some member of this Board. The law has now been in operation for something more than two years, a sufficient time to enable the authorities to see just what its effects are. Its passage was not necessitated by anything that had occurred or was likely to occur in the administration of our hospitals, no one even intimating that their superintendents manifested a disposition to abuse the power confided to them.

In the report from this office two years ago, it was stated that the patients of the hospital had apparently written as often as they pleased, to whom they pleased, about what they pleased, and at such length as they pleased; and that the aggregate result for three months was about seventy-five letters and half a bushel of refuse, consisting of bits of almost every conceivable thing that could be obtained and crowded into the openings of the various boxes. I have now to report that in the two years since thus writing, I have seen nothing to indicate a purpose on the part of anybody connected with any of the hospitals, to abridge or restrict the freedom of correspondence guaranteed by this law to the inmates. In private conversation, I have at one time or another spoken with scores of them relative to the matter, and it has never been alleged that materials were withheld or facilities for writing denied. But the proportion of rubbish in the mail-boxes is now much greater than it was at first. The novelty of sending letters in this manner has worn off, and from the whole body of hospitals in the State during the past year, the average has been less than half a dozen letters per month, the boxes being now either entirely neglected or chiefly used as receptacles for refuse.

Originally a box was placed in each ward of every hospital, and over it was posted a copy of the law or a summary of its provisions. Many of these notices have been torn down by patients and renewed by superintendents over and over again, it being impossible in some of the wards to keep them in place more than a few days or a few weeks at a time. Moreover, in certain of the wards, the inmates tear the boxes away

CURABILITY OF INSANITY.

from their fastenings, manifesting a repugnance to them that nothing will overcome, and because of this fact there are now a few wards in which they are not maintained.

Two years ago, it was remarked that the correspondence of three months had brought to light nothing of misdoing on the part of attendants or officers. What was true then is equally true now. If there are wrongs in our hospitals and asylums, they are not revealed through the medium furnished by this law. So far as they were readable, I have read every letter sent to this Board, as well as many of those addressed to its members individually; and I have with such diligence as was needful, examined everything that had the least appearance of a complaint. The question of repealing the law is one for the Legislature to determine. My duty is simply to report that its operation has not shown mismanagement or ill-treatment in the hospitals. If its enactment cast an imputation upon the authorities of these institutions, two years' trial of it has shown that the imputation was unjust and unwarranted. Thus much it is no more than fair to them that I should say.

Curability of Insanity.

A portion of the report of the superintendent of the Northampton hospital for the current year relates to the curability of insanity. Dr. Eastman's testimony last year was that the early period of the disease is the golden time for treatment. Dr. Earle remarked that no fact is now more firmly established, than that mental disease is very largely more amenable to curative treatment soon after its appearance, than it is when it has existed a year or even six months. And Dr. Godding shows that of 1,791 recoveries at Taunton, 1,240 were of cases in which insanity had existed less than three months before they came under treatment, while of 3,088 admissions where the disease was of more than six months' standing, only 317 recovered. On this one point, all physicians to the insane agree,—the sooner treatment begins after insanity appears, the greater is the chance for speedy improvement and ultimate recovery.

SECRETARY'S REPORT.

Dr. Earle now tabulates the principal facts of evidence furnished by the returns of twelve institutions in the United States. The summary of this table is, that in the second five years of operation, there were 9,895 cases admitted to these institutions, and a proportion of 44.99 per cent. of recoveries on the admissions, while during the last five years there were 15,361 admissions, with a proportion of 31.68 per cent. of recoveries. Noting that the figures of the table relate to cases and not to persons, he adds that if only 31.68 in each hundred of the *cases* now received into the hospitals are discharged recovered, the recoveries of *persons* cannot be more than 28 or 29 in the hundred.

Great caution ought to be exercised, as was said last year, in drawing conclusions from statistics relating to recoveries. To a very large extent, these statistics take no note of that class of cases known as periodic or recurrent, though it is a fact beyond question that many of the reported recoveries are furnished by this class. On this point, Dr. Earle gives something that is extremely suggestive. Thus, 7 persons have contributed 37 recoveries to the statistics of his own hospital; in another hospital, 5 persons counted up 52 recoveries; in another, 13 persons tabulated 129 recoveries. He also tells of a hospital from which one person went out recovered 22 times; of another which discharged a patient as recovered 32 times; and finally, of one that reported a woman as cured 46 times in the course of twenty-nine years, and yet she ultimately died as insane in that same hospital!

Moreover, beyond the fact that one person alone may furnish a score or more recoveries, lies the additional fact that superintendents largely disagree as to what constitutes a recovery. As Dr. Eastman very well observes, "it would seem from a comparison of the statistics of different hospitals, that the earlier superintendents must have classed as recovered, patients who would now be considered as only improved." Dr. Earle points out that the medical history of the Worcester hospital furnishes a remarkable illustration of the uncertainty of statistics, originating in this very source. During the last three years of the superintendence of Dr.

CURABILITY OF INSANITY.

Bemis, there were 1,191 admissions and 516 reported recoveries; during the next three years, with Dr. Eastman as superintendent, there were 1,169 admissions, and 259 reported recoveries. And yet throughout these years "there was no known agency operating upon the people from whom the patients of that hospital are drawn, either to increase or diminish the prevalence of insanity, or so modify it as to render it less amenable to curative treatment."

Vital statistics comprise an element that has been called the reflex action of the observer's own temperament. Dr. Earle says he has for many years believed that of a given number of patients discharged from a hospital for the insane, the number reported as recovered might differ at least twenty-five per cent. according to the man who acted as judge of their mental condition. In this view of an important question, the table of which a summary has been given, showing that the present ratio of recovery is not over 30 per cent. on persons admitted to treatment, becomes of the highest value, because it is not only based on a series of five years, but is an average struck on the returns of at least a dozen different superintendents or observers.

Number of the Insane.

The recapitulation of the State Census returns on page 445 of Volume One, gives 3,637 as the number of insane persons in the State, May 1, 1875. The difficulties attendant upon an enumeration of the insane are so serious, that the most careful and painstaking census may very easily be defective. Errors are likely to occur because of reluctance in the family to admit the existence of insanity, because many insane persons manifest disease only at intervals, and because the distinction between idiocy and insanity is not always readily apparent to the majority of observers.

The detailed returns to this office showed that about 2,730 insane persons were under official care or supervision of some kind at the end of September, 1875, and it is presumed that about the same number were similarly circumstanced at the date, five months earlier, when the census was taken. On this

SECRETARY'S REPORT.

basis it would appear that about 900 insane persons were then outside all institutions and in the care of their friends. This supposition does not appear an improbable one.

The State Census of 1855 showed that one person in every 590 of our population was insane; according to the State Census of 1865, the proportion was one in every 530; according to that of last year, the proportion is one in every 455. That the ratio has been increasing during the past ten years, quite materially, is evident enough from the returns sent to this office. No mention is made of the showing by the United States Census of 1870, because there is every reason for believing that it was defective, as there must have been several hundred insane persons in the State who were not enumerated. But I see no ground for doubting the substantial accuracy of that taken by Colonel Wright under state authority last year.

The general table in the Appendix shows that 3,430 different persons were treated in the various hospitals and asylums during the past year, while about 500 were cared for by overseers of the poor in almshouses and private families, and something like 50 were supported in the establishment at Bridgewater. This gives a total of about 3,980 reported within the year. On the 30th of September the numbers were as follows: 1,929 in state hospitals, 451 in private or county asylums, 41 in the Workhouse at Bridgewater, 2 in the State Prison, and about 450 in the care of overseers outside the hospitals, making a total of about 2,873.

STATE SCHOOLS—MONSON.

PART FOURTH.

INSTITUTIONS FOR CHILDREN.

I. STATE SCHOOLS.

The statistics of the various institutions for children that report to this office may be found in Table XII. of the Appendix. They show that at the end of the official year, September 30, 1876, there were 961 children in the three state schools, against a corresponding total of 920 at the close of the preceding year. There was an increase during the year of 22 in the number at Lancaster, and of 23 at Monson, with a decrease of 4 at Westborough. The total number of children who reached the three schools by process of commitment was 240 this year, against a corresponding total of 214 in the preceding year. The apparent aggregate of numbers in school within the year is 1,485 for 1876, against 1,382 for 1875, and 1,273 for 1874, but when proper deductions are made for transfers and duplicates, it is found that the actual number of different children in the three institutions was 1,437 for 1876, against a corresponding total of 1,313 for 1875, and of 1,201 for 1874. The average number was 939 for this year, against an average of 875 for 1875, and of 827 for 1874. Making due allowance for returns and recommitments, it appears that during the year a total of 227 children went out from the three establishments into places, being about 40 more than were provided for in the official year 1875.

The State Primary School at Monson.

DR. H. P. WAKEFIELD, *Superintendent.*

The establishment at Monson was opened in 1854 as a State Almshouse; the legislation of 1866 provided a school there for dependent and neglected children; and a statute of 1872 abolished the almshouse department. The superintendent of the institution for about four years was Dr. Samuel

SECRETARY'S REPORT.

D. Brooks; afterwards came Dr. John M. Brewster, who remained till the year 1868; and upon his resignation the present superintendent was appointed. A few adult paupers are constantly maintained at Monson, under authority granted the Board of State Charities in the law abolishing the almshouse department, the members of this class remaining there on the first of October last being 14 men and 47 women. These persons are generally required to assist in the work of the institution, and the value of their labor is at least equal to the cost of their support. The following statistics of the year are from the superintendent's annual report:—

Number remaining October 1, 1875,	.	.	.	.	.	.	.	512
Pupils in school, 436; all others, 76.								
Received from Tewksbury during the year, adults,	.	.	.	.	.	.	58	
children,	.	.	.	.	.	.	213	
from the courts,	.	.	.	.	.	.	54	
from place, returned,	.	.	.	.	.	.	39	
from all other sources,	.	.	.	.	.	.	9	
								373
Apparent number within the year,	.	.	.	.	.	.	.	885*
Discharged on trial to places,	.	.	.	.	.	.	142	
by Board of State Charities,	.	.	.	.	.	.	144	
by desertion,	.	.	.	.	.	.	14	
by transfers,	.	.	.	.	.	.	6	
by expiration of sentence, truant,	.	.	.	.	.	.	1	
Died,	.	.	.	.	.	.	32	
								339
Number remaining September 30, 1876,	.	.	.	.	.	.	.	546
Pupils in school, 431; all others, 115.								

* Real number, 866.

The average number of all classes supported at the institution during the year was 515—an increase of 19 over the preceding year, and of 34 over the year ending with September, 1874. Of the total average for the year, 435 belonged to the Primary School proper,—an increase of 6 over the average for 1875. Of the 115 remaining at the end of the year outside the school, 61 were adult paupers and 54 were children. During the year the Board of State Charities gave the towns of Mattapoisett, West Newbury, West Springfield and Malden, permission to use the school as a place for the

STATE SCHOOLS—MONSON.

confinement and discipline of truants. The whole number of truants sent there under the law of 1873, has been but 5; viz., 1 in 1874, 3 in 1875, and 1 in 1876.

The number of children committed to the custody of the Board of State Charities by the courts, and temporarily placed in the school during the year, was 54, against 33 for the preceding year; and the number of children of this class remaining at the end of the year was 72, against a corresponding figure of 63 for the close of the official year 1875. The whole number of children connected with the school, for whom places in families were found during the year, was 142, but as 17 of these and 22 who were out at the beginning of the year returned from place and again entered the school, it will be seen that the result of the year was a total of 103 children put out, which is three more than were provided for in the preceding year.

The number of adult paupers transferred during the year from Tewksbury to Monson was more than double the number so transferred in the year ending with September, 1875. A portion of this increase is due to the fact that more mothers with young children for whom provision must be made, happened to get into the Tewksbury establishment, while another part is due to the fact that there were several adults in a colony of Poles removed from the almshouse by order of the Board of State Charities. This transfer of the Poles to Monson was made in August last, because of the crowded condition of the Tewksbury institution.

The superintendent says the sanitary condition of the institution was better than usual during the year, except for a few weeks in the latter part of the winter when there was an epidemic of measles. This, it is stated, was of a mild type in itself, the children who died being of a hereditary scrofulous or syphilitic taint. The whole number of deaths during the year was 32, of which 23 occurred in February; 3 were adults, 12 were members of the school, and 17 were children under three years of age.

The principal of the school reports that seven school-rooms were maintained throughout the year, while another was

SECRETARY'S REPORT.

opened in January and continued till the close of the spring term. The superintendent of the institution thinks the number of children will necessitate a reopening of it this winter. The whole number of pupils in the different school-rooms during the year was 687; the largest number attending school at any one time was 440; the average attendance for the year was 382; and 109 girls and 322 boys remained under instruction at the end of the year. The principal says the children are making commendable progress in their studies, and that the grade of scholarship is at least as high as in any former year. The boys connected with the school earned \$396.40 at chair-seating during the year, and the superintendent says they might have earned more if he had been allowed to employ a competent overseer.

The report of the inspectors furnishes ample proof that the disagreement between themselves and the superintendent is absolutely irreconcilable. This being the case, it seems to me that the executive or the legislature ought at an early day to take such steps as would result in giving the school a new superintendent or a new board of inspectors.* Certainly, the present condition of affairs is not creditable to the Commonwealth, and must inevitably be detrimental to the interests of the school.

The State Reform School at Westborough.

ALLEN G. SHEPHERD, *Superintendent.*

The Reform School was provided for by legislative enactment in 1846, and opened for the reception of pupils on the first of November, 1848. Towards the establishment of the institution Gen. Theodore Lyman, of Brookline, made contributions amounting in the aggregate to \$72,000. The original buildings were intended for the accommodation of about 300 boys. At the end of the first year of its existence the school had 310 inmates, and the number remained nearly the same for the next two years, though many boys were kept back by the magistrates because of the inability of the institution to receive and care for them. To meet the demand for

* Since this was written, the Governor has received and accepted the resignation of the superintendent, to take effect January 1, 1877.

STATE SCHOOLS—WESTBOROUGH.

more room, the legislature of 1852 authorized an enlargement to accommodate 250 additional boys. This was made ready for occupancy in November, 1853. The school had 559 inmates at the close of 1859, and in the following year the number rose to nearly 600. In the summer of 1859 a fire set by one of the inmates entirely burned the addition built in 1853. Thereupon the school-ship branch of the institution was established, on the recommendation of Governor Banks, and the buildings at Westborough put in order for about 350 boys. The school ship was discontinued in 1872 on the recommendation of Governor Washburn, 42 of the boys confined therein were sent to Westborough, and an increase made in the maximum age of commitment to the school. These steps brought into the institution an older and more vicious class of boys, and last year an appropriation of \$90,000 was granted for an enlargement of the buildings. This enlargement is now about completed, and the legislature of 1876 having authorized an expenditure of \$25,000 for heating, lighting and furnishing it, the new part will soon be ready for occupancy. The institution has had six superintendents beside Colonel Shepherd, who was appointed to his position in the year 1873. The following statistics of the current year are from his annual report:—

Number remaining October 1, 1875, . . . . .	.	853
Received by commitment during the year,	132	
by recommitment,	6	
by transfer,	1	
by voluntary return,	10	
by official return,	22	
		171
Apparent number within the year, . . . . .	.	524*
Discharged on probation,	84	
on trial,	46	
by elopement,	21	
by transfers,	10	
to employment,	8	
to imprisonment,	2	
in other ways,	2	
Died,	2	
		175
Number remaining September 30, 1876, . . . . .	.	349

* Real number, 508.

SECRETARY'S REPORT.

The number of new commitments was greater by 8 than in 1875, and by 26 than in 1874. Of these boys, 4 were sent there by this Board, 6 by the superior court, 15 by the probate courts, and 108 by trial justices for juvenile offenders. They ranged in age from eleven to seventeen years; all but 20 had reached the age of fourteen, and 61 were sixteen and upwards. There were 55 commitments for larceny, 21 for larceny with breaking and entering, 14 for breaking and entering, and 5 for assault and battery. About 71 per cent. were ascertained to be of foreign, and 25 per cent. of native parentage, though 77 per cent. were born in the United States. Of the whole number, 46 had been inmates of some other penal and reformatory institution.

The average number in school during the year was 348, against 335 in 1875, and 323 in 1874. Of this average, 83 were in the trust houses. The successful elopments were 15, against 9 in 1875, and 10 in 1874. Of those discharged, 50 had been inmates less than two years, while 41 had been there more than four years each. Of those remaining, 15 are over nineteen years of age, and 59 more are over seventeen. During the months of February and March the school was very much crowded, and some of the older and more vicious boys took advantage of the situation to make trouble, several of them engaging in an assault upon certain officers of the institution. Two of these were sent to the house of correction by the superior court, and six were transferred to the Bridgewater Workhouse by the Board of State Charities, since which action there has been little difficulty in maintaining proper discipline.

The average employment of the boys during the year was as follows: Seating chairs, 161; farming and gardening, 82; in the sewing room, 36; in domestic work, 27; in outside work, 15; and in miscellaneous work, 22. So much chair-seating is now done in penal and reformatory institutions, that the price paid at Westborough is not more than one-third what it was three years ago; the amount earned at this branch of labor being but \$988, against \$1,496 in the preceding year, though the product of this year was greater by

STATE SCHOOLS—LANCASTER.

3,000 seats than that of last year. A large amount of work was done by the boys in and about the new building, for which there is no pecuniary return.

The daily life of the inmates of the school is six hours at work and four hours at study. The school-rooms are eight in number and well supplied with the needful furniture. The trustees report that the boys have made good progress in their books during the past year. The specialties of the institution are a Bible Class, a Tried-and-True Class, a Band of Hope, a base-ball club, a fire company, and a well equipped military company of sixty, which is called the Lyman Cadets. The institution as a whole closes the year in a very prosperous condition, and the trustees and superintendent appear to work together in a spirit of harmony.

The State Industrial School at Lancaster.

LORING LOTHROP, *Superintendent.*

The institution at Lancaster was opened for the reception of girls in August, 1856. Its first superintendent was Rev. Bradford K. Pierce, who resigned in 1862, and was succeeded by Rev. Marcus Ames, who remained in office till the spring of 1875. The present superintendent entered on duty with the first of April, 1875, and the statistics of the year from his annual report, are as follows :—

Number remaining Oct. 1, 1875, . . . . .	.	.	.	.	.	.	105
Received by commitment during the year, . . . . .	.	.	.	.	.	53	
from indenture or place, . . . . .	.	.	.	.	.	13	
from elopment, . . . . .	.	.	.	.	.	2	
							68
Apparent number within the year, . . . . .	.	.	.	.	.	.	173*
Discharged by indenture, . . . . .	.	.	.	.	.	32	
by transfer, . . . . .	.	.	.	.	.	6	
to parents, . . . . .	.	.	.	.	.	3	
at majority, . . . . .	.	.	.	.	.	2	
to hospital, . . . . .	.	.	.	.	.	1	
Died, . . . . .	.	.	.	.	.	2	
							46
Number remaining Sept. 30, 1876, . . . . .	.	.	.	.	.	.	127

* Real number, 173.

SECRETARY'S REPORT.

The five family-houses connected with the institution formerly furnished comfortable accommodations for 150 girls, and at the close of the official year 1876 the number remaining in the school was 127; but as the inmates are now of such age and character that it is deemed best to give each of them a separate bed, and in most cases a separate room, the trustees say the present capacity of the buildings is only about 125. It will be observed, therefore, that the institution is now full again. During the year 32 girls were indentured and did not return, being a smaller number than in the preceding year, because the hard times have checked the demand for such help. The average number in school for the year was 122, against a corresponding average of 85 for the year ending with September, 1875.

Among the commitments of the year were 19 for stubbornness and disobedience, 17 for larceny, and 10 for idleness and viciousness. The commitments were 19 from Suffolk County, 16 from Essex, 10 from Worcester, 3 each from Middlesex and Hampden, and 1 each from Bristol and Berkshire. The average age at commitment was about 14 years and 8 months, and more than half the present inmates are over 16 years of age. The two deaths of the year were both from consumption, and the girls were in feeble health when sent to the institution.

The graded school system, adopted two years ago, is still continued, and is said to work well. The course of study is substantially the same as that pursued in our public schools, in so far as the authorities find it adapted to the needs of the girls under their care. Concerning the general tone of the school the superintendent says: "Less regard is had for immediate and ostensible results of influence, than for its more remote and future effect as bearing upon mature development and active employment; in this respect our efforts are positive; restraint is essential and punishment may be necessary, but they have little value unless other means of influence are dominant; the girls must learn how to govern themselves, or they will surely fail when restraint is removed." The concurrent testimony of all unprejudiced persons who are

STATE SCHOOLS—LANCASTER.

competent to speak on the subject, is that the school was never doing better work than it has done for the past eight or ten months.

The trustees and superintendent have established gardening and horticulture as branches of out-door labor to be pursued by the girls. "Fifteen of them go to the field with their tools in the morning, and the same number in the afternoon, each set working about three hours at a time, the choice alternating so that all who are suitable have a chance; they plant and hoe and take care of small fruits, under the direction of a gardener, about as well as any persons of their age, and have cultivated some six acres during the present season." This experiment on the part of the authorities is worthy of encouragement and praise as a practical step in the right direction. The in-door labor of the girls is the same as heretofore; they make and mend their own clothing, and perform the work of the houses to which they are attached,—the intent being that each girl shall have an opportunity for practice in every department of household duty.

II. IDIOT SCHOOL.

The Massachusetts School for Idiots at South Boston.

DR. EDWARD JARVIS, *Superintendent.*

This institution was opened on the first of October, 1848, with three private pupils and ten state beneficiaries. Its founder was Dr. Samuel G. Howe, who continued in active charge of its interests while he had the strength to do so, and remained at its head as superintendent till the time of his death, which took place on the 9th of January, 1876. Because of Dr. Howe's feeble health then and some time previously, Dr. Henry Tuck was elected his assistant in October, 1875, and continues in that position under the present superintendent. The trustees very truly say in their report that it is difficult to exaggerate the indebtedness of the school to the zeal and unselfish purpose of Dr. Howe. His struggles and labors brought it into being, his was the inspiration that made it a success, his spirit still controls in its manage-

SECRETARY'S REPORT.

ment. In the twenty-eight years of its existence it has given such instruction as was possible to about 575 different pupils, more than half of whom were materially improved by the efforts there made in their behalf. The first establishment of the kind in America, there are now nine other similar schools in different parts of the country, attended by something more than 1,100 feeble-minded children.

The state grant to the institution last winter was but \$17,500, being \$2,500 less than for the two or three years previous. The current expenditures of the year were \$17,592. But the condition of the buildings, especially of the plumbing, and the entire inadequacy of the drainage, have necessitated a considerable unusual expenditure; and though the trustees have practised the utmost economy, and have even drawn something from their invested funds, the legislature will be asked to make up a small deficiency. I trust there is no reason to doubt that it will readily and cheerfully do this; it certainly will if members thoroughly acquaint themselves with the school's work. Many desirable conveniences heretofore enjoyed have been given up within the past year; the number of its employes has been reduced quite as low as the safety of the school will admit; and the wages and salaries of those retained are kept at the lowest rate which such services as theirs ought to command. Under these circumstances the institution has a right to appeal to the legislature for more generous recognition than it received last winter.

The report of Dr. Tuck shows that the school began the official year with 120 pupils enrolled; that it admitted 23 during the year; that 63 were discharged; that 80 remained enrolled at the end of the year, and that 69 of these were beneficiaries of the Commonwealth. The average number of inmates for the year was 101, and the weekly cost was about \$3.24 for each pupil. During the year one boy and two girls died. The number of discharges was unusually large. Some of them were of pupils whose names were regularly borne on the books of the institution, though lately they had been kept at home by their parents on account of ill-health and from

MUNICIPAL SCHOOLS.

other causes. Several of those who actually went out from the school were confirmed epileptics and custodial cases not properly belonging there. Most of those discharged at the end of the school-year, last July, because of the reduction in the State appropriation, were pupils who had been greatly improved by the training and instruction they had received. The repairs of the past season have put the buildings into very fair condition, but there must soon be a considerable expenditure for furniture and school apparatus.

III. CITY SCHOOLS.

The House of Reformation at Boston.

This institution is on Deer Island, and its manager is superintendent of the House of Industry and the Boston City Almshouse, also situated on the Island. The expenses at the House of Reformation for the year ending Sept. 30, 1876, are reported at \$32,840. More than ninety per cent. of its inmates are boys. These are of two definitely marked classes; viz., truant and stubbornly disobedient lads, sentenced to terms of from three months to two years, and boys who have been convicted of larceny or other crimes, and are mostly sentenced for their minority. The children there range in age from seven to seventeen years; the average age at commitment appears to be about twelve years. The institution has been very much crowded for some years, and is without such arrangements as are needful to a proper separation of the boys, as well as without facilities for teaching trades to those there on minority sentences. The city government has about completed preparations to remove the vagrant and truant children to buildings in the Highlands district. This class constitutes about one-half the whole number at the institution, and their transfer will not only afford some relief, but it will also withdraw these lads from the bad influence of the older boys. The situation at the Island will not be wholly satisfactory, however, until the pauper children are also transferred to other quarters. The institution had 286 inmates at the beginning of the year, received 236 by com-

SECRETARY'S REPORT.

mitment during the year, and closed the year with 324, of whom 29 were girls and 295 were boys. The time of the girls sent there is divided between housework and study in school; the boys committed on short sentences are continuously kept at school; those on long terms get six months in school and six months of farm-work yearly. Guy C. Underwood, superintendent.

The House of Reformation at Lowell.

The children sent to this institution range in age from seven to sixteen years, and the average age at commitment the past year was a little more than twelve years. Chief among the causes of commitment are truancy, vagrancy, stubbornness, and petty larceny. Sentences are all the way from three months to two years, with an average for the year just closed of about eleven months. The main idea of the authorities is not so much to see how economically the institution can be managed, as to give the children sent there some knowledge that will be useful to them in after-life. Consequently they are kept in school five or six hours per day the year through; when out of school during the summer months the boys are employed on the farm. It has not been thought worth while to undertake any branch of mechanical labor. Financially, the school is so connected with the almshouse that it is not possible to say just what its current expenses for any year are. For the past year the superintendent thinks \$3,520 is about the proper figure. The institution began the year with 1 girl and 33 boys, received 1 girl and 61 boys during the year, and ended September last with 2 girls and 42 boys,—having an average of 38 inmates for the year. Lorenzo Phelps, superintendent.

The Plummer Farm School at Salem.

This institution is located on Winter Island, in Salem Harbor, and is designed as a home for 30 boys. It is supported by the income of the Plummer Fund, with the earnings of boys on the farm and in the shop. The terms of sentence are two years for truancy, and during minority, or until

MUNICIPAL SCHOOLS.

legally released, for vagrancy, stubbornness and larceny. The boys sent there average about thirteen years of age, and the average time spent at the institution is two years. Some boys not belonging in Salem are received directly from their parents or friends, at a charge of two dollars per week for board, with an additional charge for clothing. The current expenses are about \$6,000 per annum; the receipts from labor the past year were \$1,900. The school began the year with 26 boys, received 16 during the year, discharged 14, lost 1 by death, had an average number of 30, and ended September last with 27 inmates. C. A. Johnson, superintendent.

The Industrial School at Lawrence.

The buildings of this institution will accommodate about 35 boys. Connected with them is a tract of sixteen acres of land. The aim of the managers is to make the school paramount in importance, and accordingly the amount of work done is a matter of secondary consequence. Nevertheless, the earnings of the past year were about \$1,500, though the average age of the boys is only thirteen years. Current expenses are about \$5,000 annually. The institution began the year with 26 boys, received 2 for truancy, and 5 for larceny, during the year, had an average number of 30, discharged 2 to their parents and 2 to the State Reform School, and ended September last with 29 inmates. N. Parker Brown, superintendent.

Truant Schools.

CAMBRIDGE.—The truant school of Cambridge is located at the city almshouse, and its pupils study and recite with the pauper children there, though under the charge of a special officer out of school hours. The truants are put into classes of the same grade they occupied when arrested, and the school is managed very much as the other schools of the city are. Its inmates October 1, 1875, were 7 girls and 47 boys. It received 67 and discharged 48 children during the year, had a weekly average of 66.9, and at the end of the year 20 girls and 53 boys remained, whose average age was about

SECRETARY'S REPORT.

nine and a half years. The capacity of the boys for labor is utilized only so far as may be necessary for healthy exercise, the work of the house and farm being done by the pauper inmates of the almshouse. The current expenses of the school for the year were \$9,522. Wm. E. Hough is warden of the institution.

WORCESTER.—From the school at this point, the report is that it began the year with 11 boys, received 12 and discharged 13 during the year, had a monthly average of 12 for the year, as against an average of 8 for the preceding year, and closed the year with 10 remaining. This school might properly enough receive truants from some of the neighboring towns, and if it were double its present size, the cost of supervision and teaching would probably be no greater than it is now. The current expenses of the year were about \$2,500, with a small offset on account of labor performed. John Farwell is in charge.

SPRINGFIELD.—This school began the year with 15 boys, received 6 during the year, had a monthly average of 9, and reports 4 remaining at the end of the year. The average age of the boys is about twelve and a half years. No work is required of them, but they are given a thorough schooling. They are quartered in one wing of the almshouse, and are maintained from the pauper fund, at an approximate cost of \$2,130 for the past year. They are advanced about as rapidly in their studies as they would be if in the public schools of the city. A. S. Pease is master of the almshouse.

GENERAL PRISON STATISTICS.

PART FIFTH.

PRISONS OF THE STATE.

General Statistics.

Counting the State Prison, the State Workhouse, the Houses of Correction, the Boston House of Industry, and the various County Jails, there are now thirty-seven penal establishments in the Commonwealth. Such of these institutions as receive an average of ten prisoners a week, make weekly reports to this office; those to which the commitments average between two and ten a week report monthly; while all others furnish me with quarterly reports. Except as to those from the State Prison and the State Workhouse, it is impossible, with the force of clerks at my command, to make so much use of these returns as was made three or four years ago. The law requires me to supply the blank schedules for them, which is done at an average annual expense of about \$150, though the Board of State Charities no longer performs any duty respecting the county prisons, and therefore has no special need for reports as to their admissions and discharges. The Legislatures of 1870 and 1874 explicitly provided that these returns should be made to the Commissioners of Prisons, but neither body provided that board with the necessary clerks to take care of them when so made, though it is impossible to see how they can properly occupy or observe their field of duty till they do have them. The statistics of the several institutions for the past year, so far as I am able to give them, are presented in pages 52 to 60 of the Appendix.

The actual number of commitments during the year was about 22,550, against 22,866 in 1875, and 20,752 in 1874. Reduced to different persons, these figures are about 16,700

SECRETARY'S REPORT.

for 1876, against 16,938 for 1875, and 15,818 for 1874; showing a slight falling off in the present year as compared with the year preceding. On the 1st of October, 1875, there were 4,500 persons in confinement; on the 1st of January following, the number had risen to 4,867; on the 1st of July last, it had fallen to 4,096; and on the 1st of October, 1876, it had again risen to 4,345,—the number at the end of the official year being 155 less than at the beginning. The average number of prisoners for the year was 4,364, against a corresponding average of 4,127 for the preceding year.

The total expenditures on behalf of the thirty-seven establishments for the year were \$617,577, which is a decrease of \$15,388 from the aggregate expenditure for 1875. The cash receipts from the labor of prisoners amounted to \$142,868, against a corresponding total of \$149,343 in the preceding year. There was an increase of \$9,644 in the receipts at the State Prison, and of \$6,347 in the institutions at Pittsfield, Cambridge and Bridgewater, but this aggregate increase of \$15,990 was offset by a total decrease of \$22,466 at the other institutions.

Table XVI. gives an exhibit of the increase of criminals during the last few years. In 1865, the number of persons committed to jails was 5,052, while in 1876 the corresponding figure is about 6,550; in 1865, an aggregate of 2,820 persons were sent to houses of correction, against a similar aggregate of about 7,050 in 1876; and while the Boston of 1865 furnished but 969 inmates to the city prison on Deer Island, the Boston of 1876 sent about 5,940 there. In 1870, the commitments for drunkenness were 9,366 in number; in 1872, they were 11,626; in 1874, they were 12,078; and in 1876, they were 11,324.

The State Prison at Charlestown.

S. E. CHAMBERLAIN, *Warden.*

During the year closing with September 30, 1876, the State Prison contained a larger number, and a greater average number of convicts, than in any other of the seventy-one years it has been in existence. It has but 668 cells in which

 CHARLESTOWN PRISON.

solitary confinement at night is possible, while the average number of inmates for the year was 60 above that figure. The warden's report furnishes the following statistics :—

Number remaining Oct. 1, 1875, . . . . .	. . . . .	689
received on sentence, . . . . .	. . . . .	220
		<hr/>
Whole number during the year, . . . . .	. . . . .	909
Discharged by expiration of sentence,	119	
by pardon,	22	
to insane hospitals,	4	
by escape,	3	
Died,	17	
		<hr/>
		165
		<hr/>
Number remaining Sept. 30, 1876, . . . . .	. . . . .	744

The largest number of convicts in the prison at any one time during the year was 756, an excess of 42 over the maximum of 1875, and of 71 above that of 1874. The average number was 728, being 33 greater than the average for 1875, and 83 more than that for 1874. The inspectors note that it has only been possible to give sleeping room to this excessive number, by placing from 70 to 90 of the convicts in the large attic over the chapel, which is well ventilated and so high from the ground as to render escape from it exceedingly difficult. That very grave objections may be urged against this disposition of so many prisoners, the inspectors readily admit, but they have done the best they could under the circumstances in which they were placed, and the course adopted to meet the exigency has the approval of the Governor and Council. The warden reports that no outbreak or serious disturbance occurred during the year, but six prisoners managed to escape, of whom two were captured in a few hours, while one voluntarily returned to the prison after an absence of two months.

Of the 22 convicts pardoned out by the Governor during the year, 7 were held on sentences for life, their average period of imprisonment being about ten and a half years. Of the 220 received, 1 came for the sixth time, 3 for the

SECRETARY'S REPORT.

third time, and 13 for the second time; 5 were committed on life sentences, 12 on sentences of from ten to fifteen years, 66 on sentences of from five to ten years, 115 on sentences of from two to five years, and 22 on sentences of less than two years; 94 were men not over twenty-five years of age, 89 were between twenty-five and forty years of age, while 37 were more than forty years old; and 120 of the aggregate were sentenced from Boston. Of the whole body of convicts remaining at the end of the year, 57 are there on life sentences, 104 on sentences of from ten to twenty years, 115 on sentences of from six to ten years, and 165 on sentences of five years; 61 are under twenty, 51 are over fifty, while 175 are between thirty and forty, and 372 between twenty and thirty years of age; 376 were sentenced from Boston, and 368 from other points in the State; and 75 of the total 744 are recommitments, 64 of these being for the second time.

The prison did better financially than during the preceding year, the receipts from labor being \$61,838, against \$52,194, and the deficit being but \$55,477 against \$67,738 in 1875. The table on page 60 of the Appendix shows how the account has stood for a series of years. With an increase of 33 in the average number of convicts, as compared with the year ending September 30, 1875, there was an actual decrease of \$2,640 in the total expenditure, and the average yearly expenditure of \$194.74 per man in 1874, has fallen to \$167.06 in the past year. At the close of last year but 237 men were at work for pay; at the close of this year the number thus engaged was 552. For the labor of 75 men the prison received ninety cents per day, for 40 it received seventy-five cents per day, for 77 it received sixty cents per day, for 40 it received fifty cents per day, and for 320 it received forty cents per day. At the end of the preceding year, the lowest rate of wages was sixty cents per day. The authorities of New Hampshire have recently concluded a five-years contract for the labor of the convicts in the Concord prison at fifty cents per day when the number does not exceed 100, and at forty-six and a half cents per day when the number is between 100 and 140. The average price at Charlestown is

CHARLESTOWN PRISON.

about fifty-two and a half cents per day. Of the men not laboring on contract at the end of the year, 9 were in close confinement, 17 were in hospital, 40 were too infirm for work, and 126 were engaged on the prison account.

The inspectors note that during the year grave charges against the warden were made by a former officer of the prison. These being referred for investigation to the inspectors, they made a full examination, and reported the result to the Governor and Council. They declare that the charges were not sustained by a particle of evidence, and say the accuser admitted, under oath, that he did not know anything about them; and they add that in their opinion it is a great hardship to an officer that such charges, entirely unsupported by evidence, can be published as these were, without any opportunity for a public vindication.

The day school and the evening school have both been closed for the present,—the day school because the men are at work, and the evening school because the room in which it was held is now occupied as a dormitory. The warden expresses regret that it became necessary to close these schools, but states that all convicts desirous of self-culture are supplied with books in their cells, and adds that many of them are making excellent progress in learning by this self-imposed effort. For two years the chaplain has urged that the Legislature should make provision for a permanent day school, whatever the demand for labor, and in his report this year he says his convictions as to the policy of such a school are unchanged. With regard to this matter, the views of the chaplain appear to me sound. Wiser words on the subject of prison discipline have not lately been spoken by any one in authority, than were uttered by Governor Fairbanks in his message to the Vermont Legislature. After saying that prisoners should be divided into classes according to the character they manifest while under a course of discipline, he adds that "a part of each day should be devoted by the keepers to instructing them in learning and in virtue," and "the state prison should no longer be an institution for the reformation

SECRETARY'S REPORT.

as well as the punishment of offenders, with the reformation all left out."

Under the Act of April, 1875, the service of the Catholic Church was regularly held at the prison an hour every Sunday morning during the year. There was an average attendance of more than 350 convicts, a considerable portion of whom also attended the confessional. The inspectors say it is the opinion of the executive officers of the institution that good order and discipline and the moral improvement of the men have been advanced by this practice. Speaking for himself, the warden remarks that the service has produced excellent results. Apparently the chaplain is not of this mind. Half his annual report is devoted to a review of what has taken place at the prison under the Act in question, and to showing that the interests put in his charge by statute law and the approved regulations are perilled by the course that is pursued. Probably the matter will ultimately come before the Legislature for consideration.

The State Workhouse at Bridgewater.

NAHUM LEONARD, Jr., *Superintendent.*

The institution at Bridgewater was opened in 1854 as one of the three state almshouses; the Legislature of 1866 passed the law establishing a state workhouse there; and the almshouse department was abolished by the Legislature of 1872. The superintendent of the institution until January, 1874, was Mr. Levi L. Goodspeed; when he resigned, the present incumbent of the office was appointed. During the past summer, he received an urgent invitation to leave the place and take charge of an establishment in another State, at a salary considerably in advance of that he now receives. It seems to me cause for congratulation that, after carefully considering the matter, he finally declined the proposition and concluded to remain at the workhouse. His annual report furnishes the following statistics of the year just closed:—

BRIDGEWATER WORKHOUSE.

Number remaining Oct. 1, 1875, . . . . .	. .	422
Admitted during the year:—		
Prisoners,	439	
State paupers,	102	
Children,	61	
Temporary support,	44	
		646
Apparent number supported, . . . . .	. .	1,068*
Discharged during the year:—		
Prisoners,	409	
State paupers,	51	
Temporary support,	42	
Died,	63	
		565
Number remaining Sept. 30, 1876, . . . . .	. .	503

* Real number, 1,005.

The largest number of inmates on any one day during the year was 503, the smallest number was 333, and the average number for the year was nearly 428. For the preceding year, these figures were: largest number, 518; smallest number, 377; average number, 435. It will be observed that the figures for 1876 are a little below those for 1875. The average of the past year was 7 less than in 1875, and 25 greater than in 1874; the current expenses were about \$1,300 more than in 1875, and about \$4,300 less than in 1874. Of the 439 prisoners admitted during the year, 259 were sentenced from the State Almshouse, 151 were sentenced by outside courts, and 15 were transfers by this Board from Westborough and Lancaster. Included in the admissions are 2 legitimate and 40 illegitimate children born at the institution, and 19 sent with mothers who were received on sentence for misbehavior, as well as 102 paupers transferred in August last from the State Almshouse. Among the prisoners discharged were 150 pardoned out by the Board of State Charities, many of whom left the Commonwealth immediately after being released, while a number of the women with infants found a temporary home in the Asylum at Dedham.

The transfers from Tewksbury were made by order of this

SECRETARY'S REPORT.

Board, under the authority conferred by section 3 of chapter 45 of the laws of 1872, because the Almshouse was very much crowded, while the number at the Workhouse was smaller than usual. The General Agent of the Board, in making the transfer, selected such persons as it seemed likely would require support till next spring; the result of the transfer was, that a considerable number of them soon concluded that they could support themselves, alone or by the aid of friends, and were accordingly discharged. Among those now in the institution are seven prisoners transferred from houses of correction by the Commissioners of Prisons under chapter 96 of the laws of the present year, the price to be paid by the counties for the board of such persons having been fixed by this Board at \$2 per week. And among the commitments of the year were found 51 persons who had a settlement in the State, for whose support payment at the rate of \$1.75 per week was made by the towns or cities in which they belonged. The bills for this support, and the board of prisoners transferred from houses of correction, are collected by the General Agent, who pays the money over to the state treasurer, the total amount so collected and paid over during the year ending with the first of October being \$4,437.93. Allowance for this sum reduces the expense of the institution to the State for the year to about \$37,667.

The deaths of the year were 63, against 55 in the preceding year. Of those who died, 21 were children under one year of age, 9 were persons over sixty years of age, and 6 were consumptive patients who had been in hospital a year or more. The physician reports that the most troublesome cases in the hospital are patients who more properly belong in an insane asylum; the presence of these mentally irresponsible persons he says seriously interrupts the necessary discipline of the wards. He furnishes me with a list of 41 remaining in the institution at the end of the official year, whom the inspectors say may properly be classed as insane and are probably incurable.

It is quite true, as the superintendent remarks, that the institution is now filled with an incongruous mass,—help-

BRIDGEWATER WORKHOUSE.

less children, tramps and vagrants, incorrigible drunkards, decrepit old women, harlots of the most abandoned character, paupers from the almshouse, graduates from our minor prisons, transfers from the state reformatories, petty criminals of every imaginable grade. That it must be a difficult task to maintain order among all these different classes of persons need not be said. It should be noted that, with the completion of the enlargement of the Reform School at Westborough, it will no longer be necessary to make transfers from that institution to the Workhouse. The buildings at Bridgewater were evidently constructed to accommodate a larger proportion of women than men, but now the number of men there is considerably greater than the number of women; so that, in the judgment of the superintendent, the portion of the institution designed for men is crowded beyond its proper capacity. Without doubt, there must ultimately be some material changes and improvements in the Bridgewater buildings; but just what alterations are most advisable, cannot well be determined till the female convicts are removed by the opening of the new prison for women.

The basket-making business that was entered upon something more than a year ago, has served a good purpose in furnishing employment to twenty-five or thirty men who could not be trusted to go out on the farm, though the work has not yet brought any great amount of money into the public treasury. Besides putting in and taking care of the crops this year, much was done in reclaiming and improving the land, and with the exception of twenty-five acres of pasture, the whole farm is now under a good state of cultivation. The current expenses of the year were considerably increased by many items properly chargeable to the account of extraordinary repairs. Women not needed at the ordinary housework of the institution, were employed in making clothing for Boston parties, but the general depression in business materially diminished the demand for labor of that kind. The receipts of the year for labor and products were \$1,511, against \$1,484 for the previous year, and the institution has on hand

SECRETARY'S REPORT.

several thousand baskets for which it has not yet been able to find a market.

Prison for Women.

The Act establishing this institution is of twenty-five sections, and was approved on the 30th of June, 1874. By the terms of the law the duty of building the structure was imposed on the Commissioners of Prisons. Soon after the passage of the Act, they advertised for proposals for a site, and in response to their call about forty different tracts of land were offered. They finally recommended a site of thirty acres in the town of Sherborn, about one mile from the South Framingham railway station, which was approved by Acting-Governor Talbot and the Council early in November, 1874, and in a fortnight thereafter the plans for the prison were laid before the executive for his consideration. In the Legislature of 1875, a determined effort was made to secure a repeal of the law creating the institution; but it was unsuccessful, and the contract for the whole group of buildings was concluded, so that work began on the grounds in July, 1875.

The structure is of brick, with stone foundations. The external work is finished. During the coming winter, the plumbing, inside work, and painting will go forward. Next spring the grounds will be graded and fenced, and the necessary roadways laid out and made. The commissioners expect to complete their task by June, 1877. The buildings are intended to accommodate about 500 convicts besides the superintendent and the principal subordinate officers. The original appropriation for the prison was \$300,000, with a proviso that no part of it should be expended unless the site could be bought and the buildings be erected for this sum. The supervising board have reported to the Governor that the grant will not be exceeded, but of course an appropriation must be made this winter for furnishing. Should this be done at an early period of the session, the prison ought to be ready for occupancy by midsummer. The amount drawn from the treasury on account of the institution up to the end of November was \$199,121.

PRISON FOR WOMEN.

Whenever the buildings are ready, the Governor is required to issue his proclamation establishing the Reformatory Prison for Women, and thenceforward women convicts are to be confined therein to the extent of its capacity. Females convicted of any offence mentioned in sections 28 and 35, chapter 165 of the General Statutes, must be sent to this institution, on sentences of not more than two years. The offenders enumerated are vagrants, pilferers, lewd persons, those who are idle and disorderly, common brawlers, night-walkers, jugglers, common drunkards, frequenters of houses of ill-fame and tippling shops, and common beggars of every description. Moreover, if the prison is not filled by these compulsory commitments, the Commissioners of Prisons, in whom the general control of the institution is vested, may remove thereto any female convict sentenced to the Boston House of Industry, the county jails, the houses of correction, or the Workhouse at Bridgewater. The superintendent of the prison, as well as the treasurer and steward, may be a man or woman, at the option of the Governor and Council, with whom the appointing power lies, but all the other officers must be women.

On the 1st of October, 1876, the whole number of women confined in the various penal institutions of the State was 821 ; viz., in the county jails, 81 ; in houses of correction, 231 ; in the Boston City Prison, 335 ; and in the State Workhouse, 174. For the last ten years, the number thus confined at the end of September has averaged not less than 800, of whom somewhat more than one-half were committed from Boston. The Sherborn establishment will draw the greater proportion of its inmates from the class of women now sent to the Bridgewater Workhouse and the Boston Prison on Deer Island. Once in operation, it will afford considerable relief to the Boston authorities, whose buildings on the Island have for some time been much crowded. And a not improbable result of the opening of the new institution, is the conversion of the state establishment at Bridgewater into a workhouse for men only, though it may be two or three years before this change is fully accomplished.

 SECRETARY'S REPORT.

County Prisons.

Our county prison system is quite unsatisfactory in its results, as was said last year, whether regard be had to the financial or the reformatory aspect. It is very expensive, and it does not reform. Whatever changes may be brought about by patient and persistent effort, it cannot be made satisfactory to those who clearly see what should be accomplished by imprisonment for offences against social order; and we shall not bring about such results from our minor prisons as we ought to reach till we abolish the present system, and substitute for it one based on the principle of state control. The following table, relating to the county prisons for the last dozen years, will help to an understanding of the present system in its financial results :—

YEARS.	Average No. of Prisoners.	Total amount ex- pended.	Receipts for Labor of Prisoners.	Balance against the Prisons.
1876, . .	2,433	\$355,326 29	\$78,958 74	\$276,367 55
1875, . .	2,264	366,117 96	94,373 36	271,744 60
1874, . .	2,122	366,273 97	115,566 79	250,706 18
1873, . .	1,887	337,906 48	145,360 86	192,545 62
1872, . .	1,801	283,846 79	129,136 21	154,710 58
1871, . .	1,800	302,411 39	124,889 05	177,522 34
1870, . .	1,712	289,806 02	114,339 46	175,466 56
1869, . .	1,719	317,603 26	109,365 53	208,237 73
1868, . .	1,553	294,246 88	69,624 67	224,622 21
1867, . .	1,471	292,700 83	73,427 34	219,213 39
1866, . .	1,410	271,670 30	47,574 06	224,096 24
1865, . .	1,250	228,980 63	34,693 79	194,286 84
1864, . .	1,133	223,393 84	34,352 46	189,041 38

The tables in the Appendix show a gross expenditure of \$355,326 at the county prisons for the year, being a decrease of \$10,791 as compared with the preceding year. The institutions at which the expenditure was materially greater than in 1875, are the following : Ipswich House of Correction, about \$4,460 ; Lawrence Jail and House of Correction, about \$3,330 ; and Plymouth Jail and House of Correction, about \$1,865. The cash receipts of the year from the labor of prisoners

BOSTON HOUSE OF INDUSTRY.

were \$78,958, a decrease of \$16,415 as compared with the preceding year, and of more than \$37,600 as compared with 1874. The only institutions at which there was an increase, were the following: Pittsfield, \$3,635, and Cambridge, \$2,685. The total deficit of the year is \$276,367, being about \$4,623 greater than that of 1875.

The returns also show that the aggregate number of persons confined in these prisons on the first of October, 1875, was 2,577; that on the first of January, the number had risen to 2,780; that on the first of April, it fell to 2,182; and that on the first of October, 1876, it had again risen to 2,420,—the number being 157 less at the close than at the beginning of the year. The average number in confinement was 2,433, against 2,264 for 1875, and 2,122 for 1874. One result of our present system is shown by the fact that nine institutions do not return a dollar on account of labor, though in the aggregate they had a weekly average of about 396 persons in confinement throughout the year.

Municipal Prisons.

The Boston House of Industry is the only city prison that reports to this office. Its expenditure for the year ending with September was \$98,521.56, a decrease of about \$3,265 from the aggregate of the preceding year. The cash earnings of prisoners amounted to only \$560, being less than half of what was earned in 1875. The institution began the official year with 885 inmates; the number rose to 964 on the first of January, and fell to 783 on the first of July; at the close of the year, October 1, 1876, it stood at 846, of whom 335 were women. The average number for the year was 856, against a corresponding average of 809 for 1875, and of 716 for 1874. The establishment is very much crowded in every department, and additional accommodations must ultimately be provided, unless the pressure is removed by the opening of the prison for women.

SECRETARY'S REPORT.

PART SIXTH.

STATE INSTITUTIONS.

Population and Finances.

The Commonwealth now owns and manages eight institutions, exclusive of the State Prison; viz., the lunatic hospitals at Worcester, Taunton and Northampton, the Primary School at Monson, the Reform School for Boys at Westborough, the Industrial School for Girls at Lancaster, the Workhouse at Bridgewater, and the Almshouse at Tewksbury. The work of these various institutions during the year is indicated and considered elsewhere,—that of the Almshouse on pp. 101–105, in the section treating of Pauperism; that of the lunatic hospitals on pp. 109–120, in the section treating of Insanity; that of the three state schools on pp. 131–139, in the section treating of Institutions for Children; and that of the Workhouse on pp. 150–154, in the section treating of Prisons. Certain tabular statements to be found on pp. 61–69 of the Appendix relate to these various institutions, and the principal facts shown by the tables* there given may be summarized briefly as follows:—

Admissions.—The aggregate of reported admissions to all the institutions within the year is 4,554. Reducing the admissions of each establishment by the deduction of duplicates or readmissions, gives a total of 4,375 admitted this year, against a corresponding figure of 4,099 for the previous year. Deducting still further for duplicates or transfers

* Receipts and expenditures probably amounting to less than \$5,000, on account of certain funds belonging to some of the institutions, are not covered by their financial statements to this office.

STATISTICS OF STATE INSTITUTIONS.

between the institutions, shows that 3,721 different persons were admitted to care or support in 1876, against a corresponding number of 3,540 in 1875, and of 3,685 in 1874.

Population.—Adding together the figures of population returned by the several institutions, furnishes a total of 8,294 maintained within the year. Reducing this by the exclusion of duplicates, gives an aggregate of 8,027 for the present year, against 7,541 for the preceding year. Deducting for transfers between the institutions, shows that 7,212 different persons were supported in 1876, against a corresponding number of 6,880 in 1875, and of 6,796 in 1874. The average population of the institutions was 3,966 in 1876, against 3,715 in 1875, and 3,608 in 1874. The number remaining October 1, 1875, for care or support, was 3,739, while the number at the same date in 1876 was 3,966.

Valuation.—The valuation of the real estate as reported aggregates \$2,901,777, which is an increase of \$259,627 within the year. The greater part of this increase is accounted for by the expenditure on the new lunatic hospital at Worcester. The valuation of personal estate, reported at \$626,547, is greater by \$20,842 than in the preceding year, mostly accounted for by the transfer at Monson of certain property, called real estate in 1875 and personal estate in 1876. The total valuation of the whole body of property exceeds that of 1875 by about \$280,470. This amount is somewhat less than the aggregate of expenditures for new buildings and extraordinary repairs, and an examination of the returns shows that some of the appraisements are relatively lower than they were last year.

Receipts.—The aggregate of reported gross receipts for the year is about \$81,550 greater than for the preceding year, the increase being chiefly in the amount drawn for building purposes at Worcester and Westborough, and in the receipts for the support of town paupers at lunatic hospitals. The amount received from the state treasury for current expenses was

SECRETARY'S REPORT.

about \$3,600 less than in 1875.' As the average number supported at the institutions during the year was 251 larger, the average cost of support was somewhat less than in the preceding year. Comparing the returns of 1876 with those of 1875, shows an increase of \$28,440 in the receipts from towns, and a decrease of \$5,948 in those from individuals, for support at the state lunatic hospitals. There is a decrease of about \$831 in the receipts from farm produce sold, and of \$2,370 in receipts for the labor of inmates.

Expenditures.—The total expenditures for the year are reported at \$971,327, an increase of about \$68,340 over the gross expenditure of 1875. Included in this aggregate is the sum of \$23,483.54 paid over to the state treasury in accordance with law, and about \$367,230 expended for buildings, improvements and extraordinary repairs. The real outgo for the ordinary current expenses of the institutions was \$572,328, an increase of \$16,262 over the figure for the preceding year, with a corresponding increase of 251 in the average number supported. As compared with the returns for 1875, those of the present year show an increased expenditure of about \$1,250 for salaries and labor, of about \$3,140 for clothing, of about \$7,580 for provisions and supplies, and of \$12,650 for what is called ordinary repairs.

Liabilities and Resources.—The liabilities of the institutions at the end of the official year, September 30, 1876, were about \$4,134 more, and their resources about \$32,586 more, than at the end of the preceding year, leaving a balance to the credit of the institutions greater by \$28,452 than they held September 30, 1875. All the institutions except those at Monson and Westborough have a larger balance than they had last year. The aggregate of unexpended appropriations is about \$16,720 greater than in 1875.

AGENCY FOR DISCHARGED CONVICTS.

P A R T S E V E N T H .

C H A R I T I E S A I D E D B Y T H E S T A T E .

Certain institutions or charities not directly under state control were aided by the Legislature of 1876, in grants, as follows: Massachusetts School for Idiotic and Feeble-Minded Youth, \$17,500; Massachusetts Charitable Eye and Ear Infirmary, \$7,500; Agencies for Discharged Prisoners, \$5,500; Massachusetts Infant Asylum, \$5,000; and Disabled Soldiers' Employment Bureau, \$3,000. Total appropriations, \$38,500, or \$2,500 less than for the preceding year. The School for Idiots has been spoken of on pp. 139-141, and it only remains to speak briefly of the other institutions.

The State Agency for Discharged Convicts.

DANIEL RUSSELL, *Agent.*

This agency was established by chapter 179 of the General Statutes, and the agent has his headquarters in Boston. During the year ending September 30, 1876, he dealt with 384 discharged prisoners, of whom a large majority had been inmates of the State Prison. These persons received such material aid in board, tools, clothing, lodging, and family stores, as seemed best adapted to their immediate wants; and many of them were further assisted in reaching home or friends in other States or distant parts of this State. The cost of the agency for the year was \$3,562.75, which amount includes the agent's salary of \$1,000. The chief items of expenditure were for clothing, \$899; for transportation, \$594; for board, \$450; and for tools, \$258. Concerning the men whom he aided, the agent reports that 78 were married and 306 single; that 334 were more or less intemperate in their

SECRETARY'S REPORT.

habits; that their average period of imprisonment was a trifle over three years; that their average age on discharge was a little under thirty years; that 193 claimed Boston as their home; that 67 were confessed tramps; that 104 were born of American parents, while 188 were of Irish parentage, and 92 of other foreign nationalities; that 151 were assisted in transportation, 138 to clothing, 110 to board while seeking employment, and 36 in tools for work. The agent prints extracts from the letters of a considerable number of men who show gratitude for the help he gave them. He says he found the same difficulty during the past year which he has before reported in getting steady employment for discharged prisoners in and around Boston; this fact he attributes more to depression in business, and to the great surplus of idle men looking for a chance, than to the unwillingness of employers to give work to those in behalf of whom he labors. The fact that there is something of a prejudice in many quarters against these men, makes it the more needful that the State should extend to them a helping hand. Judicious aid and wise counsel in the first weeks after they are released from confinement, undoubtedly save many from yielding to the temptation to commit further criminal acts. The work of the agent therefore supplements whatever reformatory work may have been done in the prison, and it is gratifying to record that one thousand dollars was added last winter to the usual annual appropriation.

*The Temporary Asylum for Discharged Female Prisoners,
Dedham.*

MRS. CHARLES W. DEXTER, *Secretary.*

This institution began the official year with 18 women and 14 children as its inmates, and closed on the 30th of September, 1876, with 22 women and 11 children. The whole number cared for during the year was 129 women and 37 children. The average number for the year was 47 persons, and the greatest number there at one time was 65. Of the women who came into the asylum during the year, 44 were provided with places and 23 left to provide for themselves. A con-

DEDHAM HOME.—INFANT ASYLUM.

siderable proportion of the women who go there are pardoned out of the State Workhouse by the Board of State Charities, on the promise of the managers to receive and aid them. During the past two years, with an average of sixteen children, but one death has occurred among this class of inmates, and that was of a child who was ill when it entered. The secretary says the record for the year shows a decided increase in the length of time that situations are held by the women who go out from the institution. The managers had much anxiety when they determined to open the asylum to the reception of small children; they have been so successful in this branch of their work that they are glad they made the experiment. It should be noted that neither the going to the institution nor the stay there is in the least degree compulsory. The State does not make a direct grant to the asylum of late years, but appropriates \$1,500 to be expended by the Governor for the benefit of discharged female prisoners, and he intrusts the disbursement of it to ladies connected with this institution. The current expenses for the past year were about \$5,700.

The Massachusetts Infant Asylum, West Roxbury.

LEWIS W. TAPPAN, Jr., *Secretary.*

Early in the official year just closed, this institution moved from its old quarters in Brookline, to a new building of its own in West Roxbury, near Boylston Station on the Providence Railway. The structure consists of two wings, of two stories each, which are connected by a roomy passage-way, and was built with money contributed for that special use. The managers of the institution will be able hereafter to provide for a larger number of infants than they possibly could in their former restricted quarters. On the first of October, 1875, the number in the asylum was 37; admitted during the year, 57, of whom 5 were foundlings; discharged on adoption, 8; otherwise discharged, 30; died, 8; remaining on the first of October last, 48, of whom half were boarded out and half kept at the asylum, all but four being maintained at the charge of the Commonwealth. The ex-

SECRETARY'S REPORT.

penditure of the year was \$12,028.65, of which \$7,303.48 came from the public treasury.

The Disabled Soldiers' Employment Bureau, Boston.

D. O. BALCOM, *Superintendent.*

The annual report of this bureau shows that the number of applicants registered during the year was 1,162, and that employment was furnished to 745 applicants of this and former years. The expenses of the year were \$3,466.75, and the State grant was \$3,000, as heretofore. The superintendent says that the long-continued depression in all branches of business makes it very difficult to obtain situations, even for the class of men in whose behalf he labors; and he adds that though the majority of engagements lately obtained were for only a few days or weeks, yet he is confident that these small jobs have enabled numbers of disabled men to get along and provide for their families without becoming a public charge. Since it was established by Governor Andrew, early in 1865, the bureau has been instrumental in furnishing employment to 11,241 persons.

The Eye and Ear Infirmary, Boston.

J. WILEY EDMANDS, *Treasurer.*

During the past year this institution received \$7,500 from the state grant, \$6,335.74 from interest and dividends, \$1,804.27 from gifts and bequests, and \$800 from board of patients. The total receipts were \$16,440.01; the total expenses were \$15,375.31. The receipts were \$766 less, and the expenses were \$220 less, than in the preceding year. A legacy of \$1,000 was received from the estate of Miss Susan P. Gray, of Lincoln. The number of patients treated during the year was 8,022, a decrease of exactly 100 from the number treated in 1875. The institution will ask an appropriation of \$7,500 for the coming year.

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

P A R T E I G H T H.

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

Summary of Reports.

Frequent applications are made to this office for information concerning the private institutions for children that have been established and are now operating within the Commonwealth. Sometimes the person inquiring is a widowed mother in straitened circumstances, with little ones for whom she must make provision outside her own humble home. Again it is a mother, with a son or daughter who defies parental control and ought for a time to be brought under strict discipline. Now it is a parent, whose son persists in roaming the streets and bids fair to become a vagrant or a criminal, unless taken in hand by somebody strong enough and wise enough to lead him to a nobler life. One day it is an overseer of the poor, seeking out a better place than the town almshouse in which to put a bright boy or girl. Then it is a neighbor, who wishes to learn what can be done for a lad whose mother is dead and whose father is a drunkard. Many times it is some one anxious to find a home and school for orphan children who are without means or relatives on whom they may call for aid.

Moreover, it seems very desirable to know just what private charity is doing for the support, training, welfare and reclamation of orphaned, neglected, abandoned or wayward children. In the Second and Tenth Annual Reports from this office, such facts were presented as had then been collected respecting the private charities of the State as a whole, but it was believed that a special consideration of children's homes and orphan asylums would be acceptable, particularly as it has so often been proposed to require from them a yearly

SECRETARY'S REPORT.

report to the Board of State Charities or some other central authority. Elsewhere in this Annual Report I have tabulated the statistics of the Primary School and the state and municipal reformatories for the past year, showing how many children were cared for, and at about what expense; and it appeared advisable to supplement this information with what would show the approximate number and cost of children in institutions designed to counteract the tendencies that make public reformatories a necessity.

Accordingly, in June last a list was made of such homes and asylums for children as were known to the office, and letters were sent to the mayors of our cities and the clerks or selectmen of our large towns, requesting such coöperation as would enable us to complete the list for the State. Then, in the latter part of July a circular was inclosed to the address of some one connected with each of these several institutions, making inquiry as to the average number of children maintained, the average yearly cost of such maintenance, what classes are received for support and training, what final disposition is made of those coming into the institution, and what is done to keep watch of them after they go out. From a majority of the institutions, reasonably prompt and satisfactory replies were received; with respect to others, not a little urging was necessary to get any reply at all; and from a few of them, information was only obtained by personal visit and inspection. The results of this inquiry are briefly presented in the following pages, the phrases used as to the objects and working of the various homes and asylums being generally in substance those of the officers making the returns, and criticism of the methods of the institutions being purposely avoided.

The Children's Mission to the Children of the Destitute, located at 277 Tremont Street, Boston, was organized in May, 1849, by persons connected with Unitarian societies in Boston, incorporated in April, 1864, and took possession of its present comfortable and commodious quarters in 1867. The idea on which it was founded is very well expressed in its name,—that of interesting and uniting the young in efforts to benefit those of their own age who are needy and peculiarly exposed to temptation. Its wards are of all ages up to fifteen years. Though chiefly

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

managed and supported by Unitarians, it disclaims all sectarian bias in its aim and work, and it extends its charities to both sexes and all races. The Home is designed for temporary refuge rather than permanent residence. Relief is often afforded to children of destitute parents at their own homes, and many children, especially infants, are provided with places without entering the institution walls. Payment for the board of children is never required, though occasionally something is received on this account, and the legal surrender of children is not exacted as a condition precedent to relief. One branch of the mission's work is to care temporarily for children while their parents are unable to do so. The period of residence at the Home is, in all cases, as short as is deemed consistent with a suitable disposition of the children, the endeavor being to put them, as soon as possible, into families where they will receive proper care and nurture, and be within reach of the personal supervision of the officers of the institution. This supervision is thought to be more efficient than indenture would be in securing such treatment of the children put out as is desired. The practice of sending children out West has been given up. The institution is one of the best known and most wisely managed Homes in Boston, and commands the entire confidence of many generously disposed persons. The resident missionary is Rev. Joseph E. Barry; he and his wife have been connected with the institution from the day of its organization, and to their labors a large part of its success is due. The other missionaries are Miss Frances A. Ewer and Rev. I. F. Waterhouse,—the latter of whom retires from service at the end of the present year. The board of managers consists of twelve persons, with Henry P. Kidder as *President*, William Crosby as *Vice-President*, Rev. Samuel B. Cruft as *Secretary*, and Henry Pickering as *Treasurer*. The current expenses of the mission average about \$8,000 annually, though during the past year they reached the sum of \$8,400. The last annual report shows receipts of about \$3,300 from Sunday schools, societies and individuals; of about \$2,600 from the income of a permanent fund; and of \$2,500 in legacies from three estates. There are at the Home, usually, about 20 children. The average number cared for annually is in the neighborhood of 200. During the period of its existence, the mission has had charge of about 6,500 different children, of whom it is judged by Mr. Barry that not less than 80 per cent. have turned out reasonably well.

The Church Home for Orphan and Destitute Children, Boston, originated with members of Grace Church in 1848, was founded as an institution in 1855, and incorporated in March, 1858. It now occupies comfortable buildings on N Street, in South Boston, that will readily accommodate 100 children. The institution is controlled by the Protestant Episcopal churches of Boston, and was regularly enrolled last year as one of the charities of the diocese. No child under four years of age is admitted to the Home, as its funds are not yet sufficient to provide a nursery for infants. Boys over six and girls over eight are not received, unless by

SECRETARY'S REPORT.

special vote of the managers. No child is received except on agreement that it shall remain at least one year. Children not claimed within six months after the expiration of the time for which they are admitted, are considered and thenceforth treated as having been given up to the Home. The moral and religious training of the institution is in accordance with the usages of the Episcopal Church. Children who are able and old enough to do so, attend the public schools of the city; those not so attending are instructed at the Home by an assistant matron; such as are not too young attend service at the parish church every Sunday. A considerable proportion of the children received at the institution ultimately go back to their parents or near relatives. The managers endeavor to provide for boys about the time they become twelve years of age, but in many cases find it exceedingly difficult to do so, and accordingly look forward to the time when they may be able to establish a branch of their work in the country, where the boys for whom suitable homes are not found may be put at manual labor under judicious discipline and protection. Provision for girls who are ready to go out is more easily made. Boys are indentured until the age of twenty-one, and girls to the age of eighteen. The institution now has its full number of 100 children; the average number for the past few years has been 90. The amount received for board annually is but a trifling sum. The permanent fund of the Home amounts to nearly \$28,000. The yearly expenses of the institution—about \$11,500—are in part met by the income of its funds, and in part by individual gifts, annual subscriptions, and collections in the churches. The bishop of the diocese is permanent president of the board of council, consisting of eighteen gentlemen, one-third of whom are rectors of churches, and Mrs. Richard S. Fay is *President*, and Mrs. Charles Mason is *Secretary*, of the board of managers, which consists of twenty-five ladies.

The Association for the Protection of Destitute Roman Catholic Children in Boston occupies a Home on the corner of Harrison Avenue and Concord Street. The association was incorporated in June, 1864, and began its work early in July of that year. The present Home is a recently constructed brick building, consisting of a central portion and two wings, costing, with the land on which it is situated, about \$150,000, and having ample accommodations for 225 children. One wing is devoted to boys and the other to girls, while the domestic department is in the central portion. In each wing are large associated dormitories, play-rooms and school-rooms. Ten Sisters of Charity without pay manage the affairs of the house, and have the care and instruction of children while there. Catholic observances and forms of worship prevail at the Home, and the great majority of its inmates are of that faith, but there is no exclusion of children on account of creed. Boys from three to ten years of age, and girls of two years and upwards, are admitted, but none are received who have parents able to support them, and there is no charge for board or instruction, though gifts are accepted from parents or friends, as from other

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

charitably disposed persons. Towns occasionally board pauper-children there at about two dollars per week. Surrender of children in legal form to the association is not required, except in cases where trouble is likely to ensue from the want of full control. Inmates are retained until taken away by friends or parents, or until provision can be made for them in suitable families, except that boys are not kept long after they become ten years old, but are then placed in the House of the Angel Guardian, or some similar institution, unless other provision outside the Home can be made. Places for children are generally found by pastors of churches, sometimes by overseers of the poor, and parties recommending places are expected to look after those who go to occupy them. No system of visitation, or regular report as to the condition of the children placed out, has been instituted by the Home, but the superintendent investigates the case of every child about whom any question or complaint arises, and the institution keeps as full a record as possible of each child's history. The average annual expenses of the association are now in the neighborhood of \$16,000, this sum including the interest on a mortgage of \$50,000 with which the Home is still burdened. Towards the funds necessary to carry on the work, an annual collection in the Catholic churches of the city yields about \$2,000, while the superintendent solicits something like \$3,000; entertainments at the Home realize an average of \$5,000 more, and the balance of what is required comes from bequests, individual gifts, and miscellaneous sources. Mr. Bernard Cullen has been *Superintendent* of the Home during nearly the whole period of its existence, and besides attending to his duties there, he visits the city courts and prisons to take charge of such suitable cases as may be found. The Home receives from 400 to 500 children yearly; has an average of from 190 to 200 inmates; and has cared for about 3,000 since it was established. The corporation has Very Rev. P. F. Lyndon for its *President*, and James Havey for its *Secretary*.

The Temporary Home for the Destitute, Boston, is a charity that was organized in December, 1846, by Rev. James Freeman Clarke and members of his church, acting in conjunction with Mr. John Augustus and Mrs. Eliza Garnaut. One of its original objects was to provide a shelter for friendless young women of small means coming to the city in search of employment. Very little however has been done in this direction since the first few years of its existence, and the society now devotes itself to the care of children who have no one else to care for them, or whose parents are under some temporary disability which obliges them to ask aid for their little ones. It was incorporated in February, 1852, has a small invested fund, and owns and occupies the buildings at 1 and 2 Pine Place. Several of the Protestant denominations of the city are represented in its management, and Mrs. Anne S. Gwynne has been *Matron* of the Home since 1849, with Miss C. P. Ray as *Assistant* since 1857. Children of both sexes are admitted to the Home, irrespective of creed or nationality or color, though none are received for whom board

SECRETARY'S REPORT.

can be paid, and boys older than nine years are not desired. Surrender of children is not required as a condition of admission. The Home maintains a daily school and gives instruction to its inmates. Effort is made to get children into good families as soon as possible, and very few of those admitted remain at the Home more than a year or so. The managers do not experience much difficulty in finding places for girls. For the larger boys it is not so easy to provide. The department for infants was opened about five years ago, and the matron and managers believe it has saved many lives. From thirty to forty infants are placed out for adoption every year. Parents or relatives who put children into the Home can remove them whenever able to give them support again. Persons taking children can return them at any time if they do not prove satisfactory, and the managers remove them from place whenever they think such a course advisable. The society endeavors to keep watch of all who are placed out so long as they need its care. The number received annually is about 200; the average number at the Home is about 35; and more than 5,000 have been admitted since it was established. The annual expenses are between \$5,500 and \$6,500, and it is chiefly supported by individual gifts and annual subscriptions, with contributions of clothing and supplies from benevolent organizations. John Ayers is *President*, and S. Parker Blake, Jr., is *Secretary*, of the organization, and the board of managers consists of twelve ladies and twelve gentlemen.

The Baldwin Place Home for Little Wanderers was organized and incorporated in March, 1865, and the present superintendent and directors were among those most interested in its establishment. The general object of the corporation is the care and support of children suffering from poverty or neglect, and it admits to its Home such children of any age, and from any place, if they are sound in body and mind, without restriction as to color or creed. The Home is more or less cordially supported by churches of nearly every Protestant denomination, and professes to be entirely unsectarian in character, though children coming under its control are not placed in Catholic families. First and last it has taken a considerable number of boys and girls from poor-houses and county farms. Legal surrender is required of all for whom it is desired that the institution should provide places. Besides children of this class, the Home generally has a few inmates whom it temporarily boards at from one to two dollars per week, as well as a few whom it keeps free of cost during the temporary disability of parents and friends, and though these children must conform to the rules of the establishment while they remain therein, they can be withdrawn at any time by their natural or legal guardians. Children within the control of the Home are placed out whenever the management considers them fit to leave, there being no established rule as to the length of time they shall stay at the institution. "We have a visiting agent who spends much time in the examination of homes; wherever we place children

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

we invite local agents to look after their welfare, and to report to us at proper intervals as to their condition; through these agencies we are constantly informed about the children who have gone out." The average cost of the work done by the corporation has been about \$25,000 per year. This sum includes not only the expense of what is done at the Home, but also the annual care of some two hundred families outside, the printing of a monthly paper, and the salaries of two missionaries laboring among the poor. The greater part of the money required is obtained by contributions solicited from churches in sympathy with the aims and work of the Home. The institution is out of debt on its buildings, and has about \$40,000 invested as a permanent fund. The Home has cared for about 4,100 children since it was opened, and now has an average monthly number of about 100. Its buildings are in Baldwin Place, leading out from 126 Salem Street, Boston. Rev. R. G. Toles has been *Superintendent* of the Home from the beginning. The board of directors has J. Warren Merrill as *President*, William G. Brooks, Jr., as *Treasurer*, and Pliny Nickerson as *Secretary*.

The House of the Good Shepherd, Boston, was organized in May, 1867, incorporated in March, 1870, and owes its foundation largely to Bishop Williams, who provided its first site and supplied its early needs. It is especially devoted to the reformation of fallen girls, the reclamation of those addicted to drunkenness, the preservation of young girls peculiarly exposed to temptation, and the care of wayward and neglected children. Boys are not received. A considerable proportion of its inmates are either orphans or half-orphans, while many still more unfortunate are the children of bad parents. Though managed by the Sisters of the Good Shepherd, and chiefly supported by those of the Catholic faith, it knows no creed, color, or nationality in respect to its work. "It is enough to have been unfortunate and to be willing to attempt to reform." Except in rare cases children less than ten years old are not admitted. While at the institution all are obliged to conform to its rules, and during their stay none are permitted to leave the inclosure. There is no fixed period of detention, the girls being at liberty to remain as long as they or their friends desire, but save in a few cases of incorrigible children, none depart till they are claimed by those who placed them there, or are provided with good homes or suitable situations. The institution first occupied a house in Allen Street, Boston, then went to larger quarters on Shirley Street, Roxbury, and in August, 1871, removed to its present location, 1485 Tremont Street, Boston, a short distance from the Brookline boundary. There it has an excellent estate of about nine acres, on which has been erected a four-story brick building, calculated to accommodate from 150 to 175 inmates. The Sisters not in constant supervision of those under their charge occupy the old mansion house on the grounds. Toward the cost of the new structure the State, in 1870, made a grant of \$10,000. The main building is warmed by steam, which is also used in the kitchen and laundry, and furnishes the power for sewing-machines.

SECRETARY'S REPORT.

The Sisters and the inmates of the house do a great deal of work for outside parties. The whole number of girls received is over 1,000; the average monthly number of late is about 200. The institution is now so full that the utmost watchfulness is required on the part of the Sisters, who are very anxious to enlarge their buildings, that they may classify the inmates and separate the younger girls from their older and more vicious companions. The average amount expended is from \$18,000 to \$20,000 per annum, a large part of which is realized from work done in the House. Among the officers of the corporation are Archbishop Williams, *President*, and Bernard Foley, *Treasurer*.

The Boston Asylum and Farm School is situated on Thompson's Island, in Dorchester Bay. The Boston Asylum for Indigent Boys originated in 1813 and was incorporated in 1814, having for its object the care and protection of destitute orphans. The Proprietors of the Boston Farm School were organized in 1832 and incorporated in 1833, their definite purpose being to provide for children exposed to vice. These two societies were united and incorporated under the present name in 1835. Thompson's Island was bought in 1833, and the school buildings were completed in the following year; the island contains about 160 acres of land, and the buildings, which are located on its highest part, will accommodate over 100 boys. The institution receives only indigent or morally exposed children, whom it aims by a judicious and watchful course of training to save from the crimes for which houses of reformation are established, and to build up into useful and exemplary manhood. The inmates are of two classes; viz., those partially boarded by parents or friends, and those fully surrendered to the corporation. Boys under the absolute control of the managers are indentured or placed in families during minority as occasion offers. About two-thirds of those at the institution are either orphans or half-orphans. From ten to twenty are admitted per year, the average age at admission being under twelve years, and the average age of those now in the school being about thirteen years. Among the lads received are some who have passed a portion of their earlier years in other charitable institutions of the city. All are regularly instructed in the branches of education suitable to boys of their age, and those who are old enough work on the farm a certain part of the time. Nearly all the vegetables used in the school are raised on the farm, and something of an income is derived from the sale of produce. The insulated position of the institution prevents the intrusion of outside interests among the boys, and materially aids the corporation in carrying out its purposes for their training. The school has maintained a high character during the whole period of its existence, and many of its graduates are men of standing and influence in the community. The average number of boys there is about 95, and the expenses are from \$16,000 to \$18,000 annually. The establishment is supported by rents, the income of funds, gifts, payments for board, and subscriptions. W. A. Morse is *Superintendent* of the institution, and the school has two

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

or three teachers. The board of managers consists of sixteen gentlemen, with J. Ingersoll Bowditch as *President*, Theodore Lyman as *Vice-President*, and George L. Deblois as *Secretary*.

The House of the Angel Guardian, Boston, was established in 1851 and incorporated in April, 1853. Its earliest and most efficient promoters were the Rev. George F. Haskins and his assistant, Mr. Cornelius Murphy, of whose joint efforts for poor boys this institution is to a great extent the outgrowth. Father Haskins made it the chief object of his life for twenty years, and at various times contributed to its support not less than \$20,000. The general control of the institution is vested in a board of trustees, but the direct management is in the hands of ten Brothers of Charity who reside there, Rev. Brother Justinian being *Superior* of the House. The classes of children admitted are orphans, half-orphans, and destitute, neglected and wayward boys, no distinction being made as to color, nationality, denomination, or condition, though nearly all its inmates are of the Catholic faith. Girls are not received at all. The control of destitute orphans committed to the House is required. About half the inmates have relatives or friends who pay eight or ten dollars per month toward their maintenance. The institution is both a school and a reformatory, and receives boys from all parts of the country, having a favorable and wide-spread reputation in the Catholic Church. The children who come into control of the House, are provided for until sufficiently instructed to earn their own living, when they are adopted into good and approved families. Homes are found mainly through the agency of the Catholic clergy, whose recommendation is required for those desiring to adopt. The institution claims noteworthy success in reforming wayward boys and providing homes for its pupils. Its expenditures for the last three years have averaged about \$26,500 annually, and its receipts \$25,500. It is supported by the fees received for boarders, charitable gifts, and the proceeds of public entertainments given by those taught there. It has a monthly average of about 200 inmates. Since it was organized 6,196 boys have come under its care, many of whom would otherwise have been a source of expense to the State, from which the institution some years ago received grants amounting to \$3,000. Owing to the depression of industries the House has now a smaller proportion of paying, and a larger proportion of non-paying, inmates than ever before, and is not only much distressed for means in consequence, but is unable to employ all its capabilities in the work of education and reform. The institution is located at 85 Vernon Street, Boston Highlands, and occupies a brick structure in the form of a square surrounding a court, in the rear of which is a spacious and well-provided recreation ground. The building contains ample school-rooms, dining-rooms, dormitories, a chapel, gymnasium, etc., and will accommodate 300 boys. There is probably no better regulated establishment of its kind in New England, and the Superior attributes what success has attended his efforts, to the fact that their work is done by a religious

SECRETARY'S REPORT.

brotherhood specially fitted for it, who devote their lives to the labor without hope of worldly recompense.

The Boston Children's Friend Society, organized in 1833 and incorporated in 1834, has its quarters in a brick house, 48 Rutland Street, Boston, which it has occupied for the last twenty-eight years. The object of the society is to provide a home for the reception, care and education of destitute children, to be admitted either on surrender or as boarders, till suitable provision can be made for them. The special features of the institution are that it receives children under three years of age for permanent care, and that it offers a temporary home to children whose parents are not able to support them entirely but still wish to do what they can in that direction. The society is Protestant in the faith of its officers and members, but not denominational either in its management or beneficiaries. Boys are admitted from the age of eighteen months to eight years; girls from the age of eighteen months to twelve years; none but those sound in body and mind being received, however. The institution requires full control of all children connected with it; those not surrendered can be withdrawn at any time on full payment for board. The charge for boarders is from a dollar and a half to two dollars per week. The nursery for children under three years of age is a recent feature of the society's work, and its success has more than justified the expectations of the managers; there have constantly been as many infants as could be accommodated, and frequently applications for admission to this department have of necessity been refused. Children surrendered to the Home are given in adoption at as early an age as suitable opportunity presents itself; otherwise an effort is made to find places for boys by the time they are ten years old, while girls generally remain till they are twelve, and in exceptional cases till they are sixteen or even eighteen. All go out on trial for a month or two before final disposition is made of the case; the society intends to keep watch of its wards until they become eighteen. Not much trouble is experienced in finding homes for girls, but the question as to boys is one of some difficulty. The managers are not able to say how many children have come under the care of the society in the forty-three years of its existence; the number for the last ten years has been over 500, and the average number now at the Home is about 65. The annual expenses of the institution are about \$6,000, of which rather more than one-fourth is met by payments for board, while one-fifth comes from dividends and interest, and the balance from donations and church collections. The affairs of the society are managed by a board of twenty ladies, with Mrs. Jonathan A. Lane as *President*, and Mrs. G. B. Putnam as *Secretary*. Twelve gentlemen constitute an advisory board.

The Industrial School for Girls was opened at Winchester in November, 1853; incorporated in February, 1855; and removed to its present location in January, 1859. It occupies a three-story brick house, built for

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

its own use, arranged to accommodate thirty girls, and situated on Centre Street, in the Dorchester district of Boston. It originated with half a dozen Boston ladies, who hoped to prevent evil by taking destitute and neglected girls, training them to good conduct, instructing them in household labor, and exerting over them a high moral influence. Its inmates are of three classes; viz., orphans or half-orphans; those whose parents are temporarily disabled or overworked, and the daughters of parents able to pay something for board though not so situated that they can provide a fitting home. For those belonging to the third class payment is required at not exceeding eight dollars per month. Preference is given to children between the ages of six and ten years. Before any child is admitted, her nearest relative or legal guardian must sign a paper of surrender, or an agreement to pay board for a specified time, which is never less than one year. Girls of settled vicious habits are not received on any terms. Those surrendered to the care of the corporation are not, as a general rule, allowed to take places outside till they reach the age of fifteen, and a few who seem to require special oversight remain at the institution till they are eighteen, the aim of the managers being to give all a thorough industrial training, so that they may ultimately be able to care for themselves. To this end each girl has work of some kind that occupies half the day. Three hours of the afternoon are given to study in the school-room. Most of the present managers are Unitarians in religion, but the school is wholly unsectarian in character. Whenever a girl is ready to go out to any service one of the managers is made her legal guardian, and thenceforward takes charge of her wages and visits her as often as may be necessary to look after her welfare. This system of individual guardianship by women of judgment and experience, over the girls when they are sent out to make their way in the world, is one of the notable features of the school. The average number of girls at the institution is about 25; the whole number admitted since it was opened, nearly 200. The school has real estate to the value of about \$15,000, and a permanent fund amounting to \$40,000. Its yearly expenses are between \$5,500 and \$6,000; its average annual income from investments is \$2,500; individual gifts and subscriptions make up the deficiency. The institution is managed by fifteen ladies, with Miss E. S. Parkman as *President*, and Miss A. P. Rogers as *Secretary*.

The Martin Luther Orphans' Home was established in November, 1870, by the Association of the Evangelical Lutheran Church for Works of Mercy, and is situated on the historic Brook Farm, in the West Roxbury district of Boston. The fine and valuable property of the association was the gift of Mr. Gottlieb F. Burkhardt, who takes an active interest in the affairs of the Home, and is treasurer of the corporation. The Home is open to the admission of orphans and half-orphans above the age of four years, without discrimination as to creed, nationality or color. Full control of all children while they remain is required. Two dollars per week is paid on behalf of a few inmates. The institution expects to keep

SECRETARY'S REPORT.

children till they reach years of discretion and are able to take care of themselves, when they are permitted to learn trades or go out for other work, being assured that if compelled by sickness or other misfortune to seek a retreat, the Home will gladly open its doors to receive them at any time. The yearly expenses are about \$2,500, chiefly met by the income of the farm, which furnishes employment for all. Since the Home was opened it has received 50 children, and now has an average monthly number of about 30. In its management the family principle is adopted. The intent of those in charge is that a good Christian education shall be given each child. The building occupied is a large farm-house. Rev. Hermann Fick is *President* of the board of trustees, and Mr. F. E. A. Senne is *Superintendent* of the Home.

The St. Vincent's Orphan Asylum, Boston, organized in 1832 and incorporated in 1843, occupies brick buildings at the corner of Camden Street and Shawmut Avenue, and is in charge of thirteen Sisters of Charity, with Sister Mary Vincent as *Lady Superior*, and Hugh Carey as *Treasurer* of the board of directors, Hugh O'Brien being *Secretary* of the board. The institution is solely for orphans and half-orphans, who are admitted without regard to their creed or color. There is a charge of six dollars per month on account of such as have relatives who are able to pay. The proportion for whom payments are made in this way is nearly one-half. Children are under the absolute control of the management while they remain at the Asylum. Those there as regular boarders may be removed at the option of their guardians. Those who are without friends to provide for them, stay at the institution till suitable homes are found, or until they are large enough to go out and learn a trade. An oversight is kept of these children so long as they require care, and they are visited by the Sisters whenever needful, the endeavor of the institution being to make them self-supporting, and to train them to lead honest and useful lives. Children assist in the domestic work of the establishment, and are taught in the common branches of education. The expenses of the Asylum are from \$15,000 to \$16,000 per year. So much of this sum as does not come from individual gifts and payments for board, is obtained by means of an annual collection in the Catholic churches of Boston. Since the institution was established, it has had a total of about 2,950 children in its care. The yearly admissions are now about 100, and the average number is from 200 to 225. The affairs of the Asylum are shown by the last annual report to be in a prosperous condition, though it would be able to do a larger work if it had more money at its command.

The St. Mary's Infant Asylum and Lying-In Hospital was originally known as St. Ann's Infant Asylum, and connected with Carney Hospital, in South Boston, where it was established in January, 1869, by the Sisters of Charity and the Society of St. Vincent de Paul. The institution was incorporated in September, 1874, and since the summer of that

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

year has occupied a three-story frame building, at the corner of Bowdoin Street and Union Avenue, in the Dorchester district of Boston, on what was formerly known as the Seaver estate, which property was bought for the purposes of the Asylum in July, 1874. It receives not only orphans and half-orphans, but also children who have been abandoned by their parents, these last named constituting by far the larger portion of its inmates. It is managed by the Sisters of Charity, with Sister Mary as *President*, and Sister Jane Frances as *Secretary*, and claims to be Catholic in the widest signification of that word, taking children under four years of age, without distinction of color or religion. Occasionally a child is received for whom friends pay at the rate of two dollars a week, but more than two-thirds of all inmates have been supported at the expense of the institution. Children are not generally retained after they become four years of age. Those for whom homes cannot be found, by adoption or otherwise, are transferred to other institutions at that age, if not then claimed by parents or friends. The Asylum has received 656 children since it removed to Dorchester, and now has an average monthly number of about 50. Its annual expenses are from \$12,000 to \$15,000 per year. Beyond what is received for the board of children, these are met by gifts, the proceeds of fairs, etc. As not much more than half of what was required has been realized during the past two years, the institution has a heavy debt for current expenses besides that on its real estate.

The Infant School and Children's Home Association, founded in 1833, incorporated in 1834, and re-incorporated with larger powers in April, 1869, has its quarters at 36 Austin Street, in the Charlestown district of Boston. One branch of its work is to receive and care for children during the day whose parents are out at work and have no one with whom to leave them. Such children are not among the recorded inmates. The institution is sustained by all but the Catholic churches of the Charlestown portion of the city. Children of both sexes and all ages from infancy up are received into the Home, which requires that full control of them shall be given while they remain. When parents are able they pay board at from four to six dollars per month. Children thus boarded may be taken away at any time. Children given to the association are kept in the Home until places in suitable families are found for them, and the organization keeps watch of those placed out till it is satisfied they are in good situations. The operations of the society are restricted by the limited accommodations of its Home, which it has not the means to enlarge, and consequently it has not been able to receive all for whose admission application was made. Preference is given to such as belong in Charlestown. Occasionally as many as 20 are at the Home, though the average number is but about 15. Since the reorganization in 1869, the whole number received is 120, exclusive of those who have been cared for by the day. The expenses are between \$1,500 and \$1,600 per year, chiefly provided for by private donations and

SECRETARY'S REPORT.

annual subscriptions. The association is managed by twenty ladies, with Mrs. Gustavus V. Hall as *President*, Mrs. Richard Frothingham as *Vice-President*, and Miss Mary D. Balfour as *Secretary*.

The Boston Female Asylum, now located at 1000 Washington Street, founded in 1800 and incorporated in February, 1803, was the first public charity projected and established by women in the town of Boston. No church supports or controls it. The yearly expenditure is from \$14,000 to \$15,000. The money mostly comes from the income of invested funds, something being derived from annual subscriptions by members of the society. The Asylum receives destitute or neglected orphan and half-orphan girls between the ages of three and ten years. It asks no payment for the support of children, and does not admit those known to be vicious. Persons placing girls in the Asylum are required to sign a paper relinquishing all right and claim to them or their services until they are eighteen years of age, and no child thus surrendered can be taken out except on the payment of one dollar per week for such time as she may have been there. When girls are ready to go out parents or relations offering equal advantages have the preference among applicants. Inmates are kept till about the age of fourteen, and are then indentured till eighteen, unless taken away by their relatives. Persons receiving girls on indenture pay them fifty dollars when their time is out. The interchange of indenture is required even in the case of young girls taken for adoption. Little difficulty is experienced in finding the homes needed. Information of those who leave is obtained by correspondence and visits by the matron and managers. A monthly committee of two managers makes the necessary purchases for the house and attends to applications for the admission and removal of girls. The children have regular school hours and are instructed in those things suitable to their age and station. The average number of girls in the Asylum is between 100 and 110; since its organization the institution has cared for more than 1,000. The affairs of the Asylum are carried on by a board of four officers and twelve managers, all of whom are ladies, with Mrs. Ozias Goodwin as *First Directress*, and Miss Mary Anne Wales as *Secretary*.

The Ladies' American Home Education Society and Temperance Union, formed in 1836 and incorporated in 1850, owns and occupies a brick building at 14 Tyler Street, Boston, which will accommodate from 30 to 35 children. The original purpose of the society was to give temporary care and instruction to children of poor parents whose daily labors kept them from home, but this purpose has undergone some modification in the course of years, and the inmates of the Home are now mostly half-orphans and children who have intemperate fathers. The institution is not sectarian in character; it receives children of both sexes, between the ages of three and ten; and it makes no restriction as to color. For a portion of the children payment is made at from fifty cents to two dollars

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

per week, but inability on the part of friends or guardians to pay is no bar to the admission of a child. The legal surrender of those who are received is not required, and the length of time they remain at the Home varies from a month to six or seven years, as they may be removed by parents or friends at any time. The annual expenses of the Home are now about \$5,000, payments for board averaging one-fifth of this sum. The balance of the sum required to meet the yearly bills is mostly derived from collections made by soliciting agents. About 3,000 children have come under the care of the society since it was organized. The average number at the Home is now about 30, and Mrs. Nancy Wormell is the *Matron* in charge. The affairs of the society are in the hands of sixteen managers, with Mrs. Sarah E. Dawes as *President*, Mrs. Philip Holway as *Treasurer*, and Miss G. M. Dawson as *Secretary*.

The Children's Home, at Grove Hall, in the Dorchester district of Boston, is one of the outgrowths of the Consumptives' Home, founded in 1864, by Dr. Charles Cullis, and established at its present location in 1870. The institution has no endowment or invested funds, but is wholly supported by voluntary contributions. Persons are admitted to the Consumptives' Home without regard to nation, creed, or color, and the inmates of the Children's Home are the sons and daughters of these medical patients. No other children are received. The Home requires that the control of all children taken shall be surrendered to it, and will care for them till they become of age if no other provision is made. The average number of children there is about 15. Dr. Cullis has general charge of the whole work.

The Roxbury Home for Children and Aged Women was established in 1856, and now occupies an estate on Copeland Street, in the Roxbury district of Boston. The design of the society is to provide, at a low rate, a home for orphan or half-orphan children, and for old women of small means, who have no near kindred to care personally for them. In the early days of its existence the Home numbered some children among its inmates, but its accommodations are now entirely occupied by aged women. The house is not at present suitably arranged for two departments, but the managers hope ultimately to provide in some way for children. The yearly expenses of the institution are about \$4,500, and from 15 to 20 old women constitute the family.

The Avon Place Home, Cambridge, was established in May, 1874, through the benevolence of Mr. James Huntington, and organized as a corporation in November, 1874. The property made over to trustees by Mr Huntington was valued at about \$10,000, and the Home is intended for destitute children found in the city of Cambridge. No special church controls or supports it. Parents or friends sometimes pay a small sum per week toward the board of inmates. Many of the children admitted are infants; a majority of them are under six years of age. The

SECRETARY'S REPORT.

whole number received since the Home was opened is about 35; during the past year the average number there has been 15 or 16. Those not boarded are surrendered to the institution. The trustees endeavor to find suitable homes for the children when they go out. All who are old enough attend the public schools of the city. Children are given for adoption when opportunity offers with approved families. The board of trustees numbers twelve persons, with Mrs. H. W. Paine as *President*, and Miss I. F. Sanger as *Secretary*. Mrs. Emily R. Doe is *Matron* of the Home. The expenses of the institution for the past year were about \$2,200, the money coming from church contributions, public entertainments, the gifts of individuals, and other similar sources.

The Boston Children's Aid Society was organized in 1863, and incorporated in 1865, its object being to provide temporary homes for vagrant, destitute, and exposed children, and those of tender age under criminal prosecution, in the city of Boston and its vicinity. The society maintains a Home for boys at West Newton, on what is known as Pine Farm, and employs an agent in Boston to attend the courts and take lads for the institution. A similar home for girls, at Newton Centre, was closed in June, 1872. The buildings at Pine Farm are limited in accommodation to a family of 30 boys, and the intent of the managers is to keep them full at all times. Boys from nine to twelve years of age are the ones chosen for admission to the Home; full control of them till they are sixteen is required by the society in all cases. Payment for board is not exacted, the institution being wholly charitable; most of its inmates are of the street vagrant class. Boys usually remain at the Home for about two years; places on farms are then found for them if possible. For the last two or three years few places have been obtained. Effort is made to retain an influence over them after they go out by correspondence and occasional visits. There is a school at the Home, which all the boys attend five hours daily; three hours daily are given to work, either on the farm or about the house. The Home has two printing-presses with the necessary type and furniture; the boys set up and print the annual reports and do some job-work. Charles H. Washburn is *Superintendent*, while his wife is *Matron* of the institution. The expenses of the Home are from \$3,800 to \$4,000 per annum; one-fourth of the sum comes from invested funds; gifts and the yearly dues of members of the society make up the balance. A considerable expenditure must soon be made on the buildings of the Home, and the society could put to good use much more than is now at its command. Ex-Governor Claflin is *President* of the corporation, with Edward Jackson as *Treasurer*, and Edward W. Hooper as *Secretary*.

The Newton Home for Orphan and Destitute Girls was established and opened in November, 1872, shortly after the Boston Children's Aid Society discontinued its institution for girls, and the matron of that establishment is in charge of the new Home. The idea of those most prominent in

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

founding the Home is to take girls from five to eleven years of age, give them an education in the public schools of Newton, train them to ways of industry and economy, establish them in good habits and sound principles, qualify them by teaching and practice to do all kinds of housework, and then, when sixteen or eighteen years old, assist them to suitable situations in families or at trades. The intent of the directors is that each girl shall devote at least a year of her life in the Home to practical housekeeping; and one girl, having finished her studies in school, entered upon duty as cook and housekeeper last May, and manages her department with gratifying skill and economy. Every religious society in Newton has in some degree contributed to the support of the Home, and its benefits will be free to girls of the proper age without regard to nationality or creed. The special feature of the institution is that its inmates attend the public schools, and associate on terms of perfect equality with other Newton children. At present it occupies a leased house on the corner of Washington and Hovey streets, but the directors hope ultimately to buy this or some other suitable estate, and toward that end are accumulating funds as they have opportunity. The family of the Home is limited to 20 girls, and at the date of the report 19 were there. The annual expenses are in the neighborhood of \$2,500, the money mostly coming from friends in Newton and Boston. Mrs. Rebecca R. Pomroy is *Superintendent* of the Home, with Mrs. Daniel L. Furber, Miss Mary C. Shannon, and Nathaniel T. Allen as *Directors*, and Andrew S. March as *Treasurer*.

The St. Mary's School and Asylum, Dedham, was incorporated in May, 1866. The establishment was the gift of Mr. Martin Bates to the Sisters of Charity, and is supported by the contributions of the Catholic residents of Dedham, whose children receive an education suitable to their position in life. The number of pupils in the school is about 120. The Sisters have two or three orphan children living with them, for whom they expect to make the best provision that they are able.

The New Bedford Orphans' Home was organized in 1840 and incorporated in March, 1843. It occupies a building owned by the society at the corner of Cove Street and Clark's Point road, has authority to hold property valued at \$100,000, and is neither sectarian nor denominational in its management or in regard to its beneficiaries. Orphans, half-orphans and destitute children of both sexes are received without regard to race or religion,—girls of from eighteen months to nine years of age, and boys of from eighteen months to seven years of age. Children known to be vicious, or whose influence would be pernicious, are not received at all. Payment for board is neither required nor accepted. Legal control of all children taken is obtained, if possible, except in the case of those who may be returned to parents or friends at any time. Boys are placed out after they reach the age of ten, but girls are retained till they become twelve, though children of either sex may be adopted at any age. The

SECRETARY'S REPORT.

business of admitting children, placing them out at service, and giving them up for adoption, is in charge of a committee of three managers. Indentured children are communicated with at least once a year till they become seventeen, when the employer pays the child fifty dollars and furnishes a good suit of clothes. Homes in the country are preferred for those who go out on indenture. The older children of the institution attend the public schools of the city. Miss Celia Brett has occupied the position of *Matron* at the Home for twenty-two years. The average number of children is about 30; since the opening there have been 205 in all. Of the whole number gone out, from 90 to 95 per cent. have found good homes, and are leading honest lives. The average age of those now in the Home is less than six years. The institution has a permanent fund of nearly \$63,000, largely the bequest of the late Sylvia Ann Howland, and receives something from subscriptions. The average expenditure has been about \$3,850 for the past five years. The Home is managed by a board of seventeen ladies, with Mrs. Wm. C. N. Swift as *First Directress*, and Mrs. Wm. W. Crapo as *Secretary*. The direct control of affairs is in a committee of two, chosen at each monthly meeting. There is an advisory board of five gentlemen, who are consulted on matters of finance and whenever important changes are contemplated.

The Children's Home of Fall River, incorporated in April, 1873, had its origin in the union of the Children's Friend Society and the Fall River Orphan Asylum, and occupies a comfortable frame building on Walnut Street. The aim of its managers is to do the work done by the two organizations originally occupying the field. Accordingly it is undenominational in character, and receives orphaned, abandoned and destitute children, over two years of age, of both sexes, without regard to color or nationality. For a few of its inmates payment is made at a rate not exceeding one dollar and a half per week. None are taken for less than a year. The managers expect to have entire control of all children while they remain connected with the Home. Generally those surrendered to the care of the institution remain in it till they are twelve years of age, when they are placed by indenture in the best homes that can be found for them. Children may be taken out for adoption at an earlier age. The managers endeavor to give or secure to all a good common education, and train them to do such work as children of their age are able to perform. Persons taking children from the Home are required to report in writing at least once a year as to their conduct and condition. The *President* of the corporation is J. M. Aldrich, while Miss P. H. Gifford is *Corresponding Secretary*, and Miss Mary Wright is *Matron* of the Home. The two organizations from the union of which this one was formed, had been in existence about four years, and in that time cared for 130 children. Since it was established the Children's Home has admitted 75, and the average monthly number of its inmates is now about 35. Its annual expenses are in the neighborhood of \$4,000, and the money to

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

meet them is obtained by fairs, concerts, church contributions, personal solicitation, and other similar methods.

The Seamen's Orphan and Children's Friend Society, Salem, organized in 1839 and incorporated in 1841, occupies for its Home a three-story dwelling-house, at 7 Carpenter Street, which will accommodate about 30 children. The management is in the hands of nineteen ladies, with Mrs. E. M. Proctor as *President*, Miss Ellen A. Brown as *Secretary*, and Miss Margaret Barrows as *Matron* of the Home. At present no child under three, and no boy over seven, is admitted to the institution; otherwise the benefits of the Home are extended to all children, except those whose extreme waywardness would make them an injury to the family. The society expects the full control of children surrendered to its care. Parents placing children in the Home are, if able to do so, required to pay a small sum, perhaps one dollar per week, toward their support. Boys having reached the age of seven years, are returned to their natural guardians, if no place in a good family can be found. Girls may remain at the Home until they become eighteen, though most of them go out before reaching that age. The society makes strong endeavors to find suitable homes for those who come into its care, and keeps itself informed by visiting and correspondence as to the welfare of those placed out. The amount expended in its work is from \$2,500 to \$3,000 per annum, the funds being derived from the yearly subscriptions of members and the income of the invested capital. The Home has received 420 children since it was opened, and has an average monthly number of about 20. It is entirely undenominational in its character, and makes no distinction of class in its beneficiaries.

The City Orphan Asylum of Salem was established in 1866 and incorporated in 1871. It occupies the handsome brick building at 91 Lafayette Street, which was finished in 1875, has large grounds attached, and is in every respect well suited to its purposes. It is in charge of seven Sisters of Charity, commonly called Grey Nuns, with Sister Mary as *President* of the corporation, and receives children of both sexes, without regard to the nationality or religious views of their parents or friends. Ability to pay for support is not a condition of admission, though payment is made for a portion of those received. Boys not taken away by relatives or friends, are placed out at or before they reach the age of twelve years; girls are kept as long as they require care, and are taught to do all kinds of domestic work. The average number of children at the Asylum is about 85; since it was established it has received a total of 390. The institution has no invested funds. Its expenses are between \$5,000 and \$6,000 annually. The Sisters earn a portion of this sum by needle-work and other industries, and something is received for care and support; otherwise the Asylum relies on the generosity of charitably disposed persons for what money it needs.

SECRETARY'S REPORT.

The St. Peter's School, Lowell, was organized in March, 1865, and occupies buildings at 39 Appleton Street, which have recently been enlarged. Though the institution is in charge of the Sisters of Charity, its operations are not restricted by denominational lines, but it receives orphaned and neglected girls without regard to race or religious teaching. Boys are not admitted to the school. The legal control or surrender of children taken is neither required nor claimed. In some instances parents or friends contribute to the support of children, but the amount is seldom sufficient to meet the expense on their account. The institution retains the care of children till they are removed by friends, able to earn their own living, or are provided with comfortable homes. No systematic oversight of them is attempted after they go out, but the Sisters are ready to give counsel whenever it is needed. The Sisters believe they have been on the whole quite successful in their work. Since the School was established 175 girls have been under its care. During the past year it had charge of 65, of whom 35 were supported wholly by charity, while about \$1,300 was received on account of the others. The average number is between 45 and 50. The annual expenditure is now from \$6,000 to \$6,500. Fairs and public entertainments of various kinds are relied on to meet what is not supplied by the donations of friends and the payments for board. The institution maintains a small evening school for the benefit of such female operatives in the mills of the city as choose to attend.

The Protectory of Mary Immaculate, Lawrence, was established in 1868, incorporated in 1875, and is managed by nine Sisters of Charity, Sister Hickey being *Superioress* and *President* of the corporation. Its chief object is the care and education of orphans, but it also provides a home for aged and destitute men and women, and furnishes a refuge to servant girls sick or out of employment. The yearly expenses of the institution as a whole are between \$6,000 and \$7,000, and its inmates at the date of the report were 87 children, 23 women, and 6 servant girls. The funds are provided by the gifts of the charitable and the earnings of the Sisters. There is a debt of \$17,000 on the property of the institution. Boys admitted to the Home are placed out at about the age of twelve. Girls are kept as long as they require care, and receive instruction in all kinds of domestic work. The Sisters endeavor to train all the children in such a way that they will become honest and useful members of the communities in which they live. About three-fourths of the persons under care at any given time are children.

The Worcester Children's Friend Society was organized and incorporated in January, 1849, and occupies a pleasant and commodious wood dwelling-house on the corner of Main and Benefit streets, Worcester, the entire property being valued at something like \$25,000. All the religious societies of the city except the Catholic are represented in the management of the institution, which receives destitute and orphan children of

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

both sexes between the ages of two and twelve years without regard to color or origin. Speaking generally, the inmates of the Home are of two classes,—those committed by indenture to the charge of the managers, and those placed in their care subject to removal by parents or friends. Entire control of all is required while they remain, but only those indentured are absolutely surrendered. The larger proportion of the children come as boarders, or for temporary care and training; from one dollar and a half to two dollars per week is the price paid by those who are able to pay. Children surrendered to the institution are given for adoption but are never bound out; at as early an age as may be practicable they are placed in the best homes that can be found. Those not satisfactorily placed are changed at the option of the managers. Boys are expected to remain in good places till they are twenty-one and girls till they are eighteen. That children shall have a good education in the common branches of study, is a requisite in all cases. Those connected with the institution who are old enough, attend the public schools of the city, while the younger ones, and such as are infirm, receive instruction at the Home. The matron and managers endeavor to make the institution a home in the largest and best sense, and esteem it a pleasure rather than a duty to keep watch over those who go out from its walls. Since it was opened it has cared for more than 800 children, and been successful beyond its hopes in providing for them. The average monthly number is 32. The annual expenses are now in the neighborhood of \$4,000, derived in part from the income of invested funds and from payments of board, and in part from church collections and individual gifts and subscriptions. Miss Tamerson White has been *Matron* of the home from the second year of its existence. The society is managed by a board of thirty ladies, with Mrs. Mary W. Brown as *First Directress*, Mrs. Edward Earle as *Second Directress*, and Mrs. Nelson Wheeler as *Secretary*.

The Springfield Home for Friendless Women and Children was established in February, 1865, and organized under its charter in March, 1866. The institution is not denominational in character, every church in Springfield having a right to representation in its management, and all but the Catholic taking part therein. This report confines itself to facts about the children's branch of the Home. Boys over eight years of age are not admitted, but girls are received up to the age of fourteen. Nearly one-third of the admissions are of infants under two. A large majority of the inmates are orphans or half-orphans, but the benefits of the institution are not confined to this class. Children are taken to board at the rate of one dollar and a half per week when paid for by the father, and one dollar per week when paid for by a widowed or deserted mother, these children being subject to removal at any time. Parents do not usually provide clothing for children put into the Home. There is no fixed period for the retention of inmates. The great object of the managers is to fit them for places, and then to find the places for which they are fitted. The agencies through which the institution works are

SECRETARY'S REPORT.

its managers and friends, and as it receives children from most of the large towns in the western part of the State, it has a wide circle of acquaintances on whom to call for aid. Persons desiring to adopt children are allowed to take them on trial for three months, at the end of which time legal papers are executed if everything is found satisfactory. It is required that girls placed in families shall be trained to household duties. All children put out from the institution must receive such advantages from schooling as are suitable to their age and abilities. Any child found in an unsuitable place is removed to another or taken back to the Home. A committee of the managers is required to keep a watchful knowledge of all who are out, visit them when necessary or practicable, and report from time to time as to their situation and prospects. The institution has received grants from the State amounting in the aggregate to \$10,000. The average number of children there is about 40; since the Home was organized it has cared for about 500. The annual cost of supporting it is not far from \$4,000. Since the State ceased giving a yearly grant, it has been sustained by contributions, which come not only from citizens of Springfield, but also to some extent from those of the neighboring towns. The Home for children now occupies a substantial brick building on Buckingham Street, erected in 1871 at a cost of \$16,000, which has accommodations for about 75 inmates and their attendants. The institution is managed by a board of thirty ladies, with an advisory board of seven gentlemen, Mrs. William Rice being *President*, Mrs. Josiah Hooker, *Clerk*, and Mrs. John R. Hixon, *Corresponding Secretary*.

The House of Providence occupies a long two-story brick building on Dwight Street, in the city of Holyoke, and was established in 1873 by Rev. P. T. Harkins, pastor of St. Jerome's Catholic Church in that place. It receives and cares for orphans, half-orphans and neglected children, without regard to sex, age, color or religion; is under the jurisdiction of the Bishop of Springfield, and managed by the Sisters of Charity, with Sister Mary Howard as *Superioress*. Parents or friends who can do so are required to pay six dollars per month for the support of children, and each Catholic pastor pays the expense of all going to the Home from his parish who are without parents, or whose parents or friends are not able to support them. The institution does not require the absolute control of all children whom it receives. Those taken are retained till they are able to support themselves or till suitable homes are found for them. The Sisters find it difficult to provide for children in families that will send them to school, and refuse to give them to persons who will not do this for children who are under fourteen years of age. The average monthly number is about 60; since it was established the House has received 175. The expenses of the past year were about \$4,440. Beyond what is received for board and parish support, the expenses are met by charitable donations.

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

The New England Country Home for Orphans and Homeless Children, at Winchendon, was incorporated in June, 1875, and opened on the 26th of August following, though work toward the establishment of the institution began as early as December, 1873. The estate consists of a farm of 30 acres, with buildings that will accommodate 36 children. Toward the founding and support of the Home between \$7,000 and \$8,000 have been contributed by a large number of churches and persons in Worcester County and the valley of the Connecticut River. The originator of the enterprise was the Rev. David A. Mack, who had previously established a similar institution at Franklin, New Hampshire. What degree of success the Winchendon Home will attain under his management cannot yet be foreseen. At one time he had about 20 children in his care, but the number now there is not so large.

Statistics and Comment.

The foregoing statements show that there are 32 private institutions in the Commonwealth for the care and support of destitute and neglected children, though the accommodations of one are at present wholly devoted to aged women, while the means of another are mostly used in maintaining a day school, and another limits its charity to children of certain persons now or heretofore under medical treatment. Boys only are admitted to 3, and girls only to 6, while 22 receive children of both sexes. All of them more or less explicitly profess to be unsectarian in respect to their beneficiaries, though 10 are controlled by those who belong to the Catholic Church, while 22 are managed by persons of the Protestant faith. Boston has 18 of the whole number; Newton and Salem, 2 each; Cambridge, Dedham, Lowell, Lawrence, Fall River, New Bedford, Worcester, Springfield, Holyoke and Winchendon, 1 each. The expenses of the whole body of institutions are stated to be in the neighborhood of \$225,000 per annum, and they report that in the aggregate something like an average of 2,000 children are under care.

Only three of the institutions appear to receive children brought before the courts for trial, the aggregate number of this class of inmates at any time being quite small. Undoubtedly a considerable proportion of the other children are saved from coming before the courts by going into an institution just as the authorities are about to arrest them, and probably

SECRETARY'S REPORT.

more than half of them would ultimately be subjects for reformatory custody and discipline if allowed to run at large amid the temptations of the world. That some of those who have been received into one or another of these asylums do finally get before the courts and are committed to a reformatory, is a fact of general knowledge, though it is not possible to present any statistics bearing on this point. And it is also a fact of some consequence that the readiness with which one or two institutions receive children from anywhere, without particular inquiry and record as to their history and relatives, subjects the State in the end to considerable expense for their maintenance as paupers.

Specific criticism as to the work of the institutions and the disposition of the children that enter them does not seem to be within my province at the present time. Unquestionably the several boards of management are acting conscientiously in their respective fields of labor, and trying to do as well as they can with the material that comes into their hands for furtherance towards honorable and self-supporting manhood and womanhood. Unquestionably, also, much of this material is of poor quality. Probably a majority of the children are of fair natural capacity, but in many of them the tendencies to evil have received an unusual development, while those to good have been stunted or neglected, and therefore the work of reclamation must be slow and difficult.

A few of the institutions have funds yielding an income which forms a considerable item in the yearly statement of receipts, but the larger proportion of them live and do their work by means of gifts in money or supplies from individuals or societies, being simply the almoners of those who are so situated that they cannot well dispense their own charities. Presumably those thus contributing to the support of the institutions are on the whole well enough satisfied with the use that is made of their bounty, and yet there is reason to believe that a looseness of management characterizes some of these homes that would not be tolerated in private business affairs. Several of them are so burdened with debt that the payment of interest on mortgages materially diminishes their

CHILDREN'S HOMES AND ORPHAN ASYLUMS.

facilities for doing the work they have undertaken to perform, but all those thus circumstanced are laboring in the hope and faith that when the present depression has passed away money will be furnished to meet their exigencies. Meantime the needs of homeless childhood are so appealing and urgent that the institutions are struggling along as best they may till more prosperous seasons dawn.

One of the points that would demand early consideration in any thorough inquiry as to the methods of these homes and asylums relates to the means adopted to give an industrial training to the children coming under their care. Institution life in its best estate is but a poor substitute for family life, and it is a very meagre affair indeed when it does no more than give food and clothing, neglecting the weightier matters of such teaching as looks to self-subsistence, and such training as furnishes the moral stamina on which success in life depends. Careful examination of the yearly and special reports that have come to hand gives the impression that only a portion of these institutions take any particular pains to train their inmates to the habit of intelligent and vigorous industry. There is danger on the one hand that the child will find the asylum which receives him and enters his name on its books, hardly more than a halting place on the downward ways of poverty; while on the other hand it is to be feared that he may come to regard an institution of some kind as his proper home, and support by the public as his rightful heritage.

Moreover, another point for consideration relates to the disposition made of the children when they go out from the institutions in which they have been domiciled. Without an exception it is reported that an endeavor is made to provide for them in good families. This endeavor recognizes the truth that the family is the rightful place for a child, but what measure of success attends the endeavor is not apparent with respect to most of the institutions, and many of them would probably be unable to give definite information on the subject. And yet the real success of any institution for children must be measured by this standard rather than by statistics as to

SECRETARY'S REPORT.

the amount of money received and disbursed. Feeding the hungry, and clothing the naked, and sheltering the homeless, are things to be heartily commended, but the ultimate aim with respect to children should be to put them where they will receive the watchful care and healthy stimulus of home life, and the institution doing this with the most thoroughness is the one most deserving of continued and increasing favor from the public.

What appear on the surface to be the shortcomings of some of these charitable homes and asylums are not thus indicated from any feeling that they are generally open to serious criticism as to the manner in which they discharge their self-imposed tasks. The difficulties connected with a wise performance of these tasks are numerous and perplexing to the last degree, and probably most of the men and women engaged in the work more keenly realize than any outsider can, wherein their respective institutions fail to do what really ought to be done for the children committed to their care.

The field wherein these men and women labor is a large one, and weariness of the heart must often be their portion, even when the reward for their labor is most clearly visible. These homeless and friendless and orphaned boys and girls must be cared for by somebody while they are yet of such tender age that they may be moulded to love virtue, or society must take its chances of caring for them by other agencies and in other institutions when they have grown to love vice. Hence those who stand in the doorways of Homes and Asylums and beckon these children away from the moral perils of the street, have a right to ask that the rest of us give of our means to help them in their work, and that we put ourselves in their places before we pass harsh judgment on what they accomplish.

SIDNEY ANDREWS.

DECEMBER 30, 1876.

A P P E N D I X

TO THE

S E C R E T A R Y ' S R E P O R T .

APPENDIX TO SECRETARY'S REPORT.

STATISTICS OF PAUPERISM.

SECRETARY'S REPORT, PART SECOND—"PAUPERISM IN MASSACHUSETTS."

TABLE I.—*Showing the Number and Expense of the Poor in the Cities and Towns of the Commonwealth, for the Year ending March 31, 1876.*

PART I.—COST OF SUPPORT AND RELIEF.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Reimbursed.	Net Cost of Pauper Support.
		At the Alms-houses.	Out of the Almshouses.	Total.					
BARNSTABLE COUNTY.									
Barnstable,	4,302	\$2,700 00	\$198 70	\$2,898 70	\$2,213 37	\$150 00	\$5,262 07	-	\$5,262 07
Brewster,	1,219	766 00	-	766 23	879 15	103 50	1,748 88	\$72 27	1,676 61
Chatham,	2,274	917 24	252 80	1,170 04	1,383 13	270 00	2,823 17	5 25	2,817 92
Dennis,	3,369	996 27	-	996 27	3,404 20	20 00	4,420 47	-	4,420 47
Eastham,	639	-	486 20	486 20	325 91	27 30	839 41	-	839 41
Falmouth,	2,211	1,109 21	337 29	1,446 50	493 58	90 00	2,030 08	52 70	1,977 38
Harwich,	3,355	1,146 25	307 45	1,453 70	3,901 38	150 00	5,505 08	138 38	5,366 70
Mashpee,	278	-	165 00	165 00	72 55	15 00	252 55	16 95	235 60
Orleans,	1,373	872 71	-	872 71	856 24	30 00	1,758 95	72 81	1,686 14
Provincetown,	4,357	1,552 81	203 80	1,756 61	1,286 32	375 00	3,417 93	62 38	3,355 55
Sandwich,	3,417	3,538 56	705 00	4,243 56	3,662 08	388 55	8,294 19	327 89	7,966 30
Truro,	1,098	-	449 00	449 00	623 42	50 00	1,122 42	-	1,122 42
Wellfleet,	1,988	400 00	92 00	492 00	782 00	80 00	1,304 00	62 26	1,241 74
Yarmouth,	2,264	1,745 16	441 40	2,186 56	1,862 47	65 40	4,114 43	-	4,114 43
Total,	32,144	\$15,744 44	\$3 638 64	\$19,383 08	\$21,745 80	\$1,764 75	\$42,898 63	\$810 89	\$42,082 74

PAUPER ABSTRACT.

Berkshire County.	15,700	\$2,656 20	\$947 68	\$3,603 88	\$847 01	\$700 00	\$6,150 89	\$459 67	\$4,691 22
Adams,	389	-	268 96	268 96	212 43	-	481 39	10 00	471 39
Alford,	1,329	-	821 49	821 49	168 06	31 90	1,021 45	-	1,021 45
Becket,	1,693	-	1,292 32	1,292 32	597 52	-	1,889 84	17 00	1,872 84
Cheshire,	670	-	249 67	249 67	107 57	-	357 24	-	357 24
Clarksburg,	1,759	-	-	-	1,076 60	-	1,076 60	-	1,076 60
Dalton,	890	-	383 60	383 60	65 00	147 51	586 11	-	586 11
Egremont,	672	-	103 99	103 99	6 60	22 25	132 84	-	132 84
Florida,	4,385	-	1,116 65	1,116 65	146 43	109 15	1,372 23	-	1,372 23
Great Barrington,	730	-	204 00	204 00	67 00	-	271 00	-	271 00
Hancock,	1,571	-	386 86	386 86	284 83	76 58	748 27	66 00	682 27
Hinsdale,	1,357	-	173 10	173 10	503 85	111 35	788 30	211 00	577 30
Lanesborough,	3,900	1,788 72	562 18	2,350 90	1,485 96	63 46	3,900 32	122 78	3,777 54
Lee,	1,845	-	1,637 09	1,637 09	401 17	-	2,038 26	-	2,038 26
Lenox,	703	-	302 29	302 29	184 67	10 00	496 96	111 50	385 46
Monterey,	182	-	100 00	100 00	-	17 85	117 85	-	117 85
Mount Washington,	160	-	110 00	110 00	-	-	110 00	-	110 00
New Ashford,	2,037	-	673 15	673 15	916 04	230 40	1,819 59	80 00	1,739 59
New Marlborough,	855	-	622 95	622 95	138 88	119 78	881 61	178 00	703 61
Otis,	443	-	280 03	280 03	12 75	23 00	315 78	-	315 78
Pern,	12,267	1,950 03	687 12	2,637 15	4,187 26	-	6,824 41	623 03	6,201 38
Pittsfield,	1,141	-	-	-	582 67	-	582 67	-	582 67
Richmond,	1,172	-	668 74	668 74	140 06	34 19	842 99	24 50	818 49
Sandisfield,	730	-	947 25	947 25	317 02	30 25	1,294 52	-	1,294 52
Savoy,	2,233	-	1,330 08	1,330 08	365 77	63 28	1,759 13	26 00	1,733 13
Sheffield,	2,089	-	880 25	880 25	737 31	-	1,617 56	21 42	1,596 14
Stockbridge,	517	-	300 00	300 00	125 00	-	425 00	-	425 00
Tyringham,	603	-	130 60	130 60	183 54	15 00	329 14	-	329 14
Washington,	1,981	-	495 36	495 36	357 90	-	853 26	6 71	847 55
West Stockbridge,	3,683	-	865 00	865 00	216 79	50 00	1,131 79	10 00	1,121 79
Williamstown,	624	-	388 90	388 90	270 80	15 00	674 70	-	674 70
Windsor,									
Total,	68,270	\$6,394 95	\$16,929 31	\$23,324 26	\$14,696 49	\$1,870 95	\$39,891 70	\$1,966 61	\$37,925 09
Bristol County.									
Acushnet,	1,059	\$518 98	\$211 35	\$730 33	\$557 75	\$209 93	\$1,498 01	\$191 00	\$1,307 01
Attleborough,	9,224	775 00	396 40	1,171 40	2,826 52	-	3,997 92	206 13	3,791 79
Berkley,	781	1 92*	-	1 92*	194 50	30 00	222 58	100 50	122 08

* Profit.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Continued.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Reimbursed.	Net Cost of Pauper Support.
		At the Almshouses.	Out of the Almshouses.	Total.					
BRISTOL COUNTY—Con.									
Dartmouth,	3,434	\$1,341 29	\$1,056 27	\$2,397 56	\$1,688 35	\$81 00	\$4,146 91	\$75 13	\$4,071 78
Dighton,	1,755	857 46	404 27	1,261 73	457 00	38 00	1,756 73	171 83	1,584 90
Easton,	3,898	1,017 39	844 06	1,861 45	1,853 66	150 00	3,865 11	199 97	3,665 14
Fairhaven,	2,768	1,927 25	364 00	2,291 25	1,464 57	178 19	3,934 01	635 15	3,298 86
Fall River,	45,340	11,781 22	3,763 86	15,545 08	24,243 57	1,625 25	41,413 90	3,795 10	37,618 80
Freetown,	1,396	725 52	52 00	777 52	565 03	250 00	1,592 55	128 20	1,464 35
Mansfield,	2,656	602 79	774 66	1,377 45	1,296 92	116 50	2,790 87	343 21	2,447 66
New Bedford,	25,895	10,992 24	2,518 10	13,510 34	28,121 29	1,000 00	42,631 63	6,811 64	35,819 99
Norton,	1,595	821 92	93 65	915 57	409 31	120 00	1,444 88	519 89	924 99
Raynham,	1,687	-	1,180 74	1,180 74	1,514 00	175 00	2,869 74	200 00	2,669 74
Rehoboth,	1,827	1,716 49	313 60	2,030 09	428 04	-	2,466 13	72 78	2,383 35
Seekonk,	1,167	-	71 30	71 30	234 41	40 00	345 71	36 76	308 95
Somerset,	1,940	808 58	119 90	928 48	1,187 35	40 00	2,155 83	165 00	1,990 83
Swansea,	1,308	344 55	192 22	536 77	272 42	100 00	909 19	20 00	889 19
Taunton,	20,445	4,278 77	3,193 98	7,472 75	11,889 03	434 13	19,795 91	1,550 91	18,245 00
Westport,	2,912	1,626 00	50 00	1,676 00	444 00	50 00	2,170 00	207 00	1,963 00
Total,	131,087	\$40,133 53	\$15,600 36	\$55,733 89	\$79,645 72	\$4,618 00	\$139,997 61	\$15,430 20	\$124,567 41
DUKES COUNTY.									
Chilmark,	508	-	\$857 99	\$857 99	-	\$50 00	\$907 99	-	\$907 99
Edgartown,	1,707	-	1,747 50	1,747 50	\$2,002 30	-	3,749 80	\$276 17	3,473 63
Gay Head,	216	-	105 00	105 00	62 00	10 00	177 00	-	177 00
Gosnold,	115	-	-	-	-	-	-	-	-
Tisbury,	1,525	-	2,145 52	2,145 52	285 10	110 00	2,540 62	-	2,540 62
Total,	4,071	-	\$4,856 01	\$4,856 01	\$2,349 40	\$170 00	\$7,376 41	\$276 17	\$7,099 24

PAUPER ABSTRACT.

Essex County.		1900										1901										1902										1903										1904										1905										1906										1907										1908										1909										1910										1911										1912										1913										1914										1915										1916										1917										1918										1919										1920										1921										1922										1923										1924										1925										1926										1927										1928										1929										1930										1931										1932										1933										1934										1935										1936										1937										1938										1939										1940										1941										1942										1943										1944										1945										1946										1947										1948										1949										1950										1951										1952										1953										1954										1955										1956										1957										1958										1959										1960										1961										1962										1963										1964										1965										1966										1967										1968										1969										1970										1971										1972										1973										1974										1975										1976										1977										1978										1979										1980										1981										1982										1983										1984										1985										1986										1987										1988										1989										1990										1991										1992										1993										1994										1995										1996										1997										1998										1999										2000										2001										2002										2003										2004										2005										2006										2007										2008										2009										2010										2011										2012										2013										2014										2015										2016										2017										2018										2019										2020										2021										2022										2023										2024										2025										2026										2027										2028										2029										2030										2031										2032										2033										2034										2035										2036										2037										2038										2039										2040										2041										2042										2043										2044										2045										2046										2047										2048										2049										2050										2051										2052										2053										2054										2055										2056										2057										2058										2059										2060										2061										2062										2063										2064										2065										2066										2067										2068										2069										2070										2071										2072										2073										2074										2075										2076										2077										2078										2079										2080										2081										2082										2083										2084										2085										2086										2087										2088										2089										2090										2091										2092										2093										2094										2095										2096										2097										2098										2099										2100										2101										2102										2103										2104										2105										2106										2107										2108										2109										2110										2111										2112										2113										2114										2115										2116										2117										2118										2119										2120										2121										2122										2123										2124										2125										2126										2127										2128										2129										2130										2131										2132										2133										2134										2135										2136										2137										2138										2139										2140										2141										2142										2143										2144										2145										2146										2147										2148										2149										2150										2151										2152										2153										2154										2155										2156										2157										2158										2159										2160										2161										2162										2163										2164										2165										2166										2167										2168										2169										2170										2171										2172										2173										2174										2175										2176										2177										2178										2179										2180										2181										2182										2183										2184										2185										2186										2187										2188										2189										2190										2191										2192										2193										2194										2195										2196										2197										2198										2199										2200										2201										2202										2203										2204										2205										2206										2207										2208										2209										2210										2211										2212										2213										2214										2215										2216										2217										2218										2219										2220										2221										2222										2223										2224										2225										2226										2227										2228										2229										2230										2231										2232										2233										2234										2235										2236										2237										2238										2239										2240										2241										2242										2243										2244										2245										2246										2247										2248										2249										2250										2251										2252										2253										2254										2255										2256										2257										2258										2259										2260										2261										2262										2263										2264										2265										2266										2267										2268										2269										2270										2271										2272										2273										2274										2275										2276										2277										2278										2279										2280										2281										2282										2283										2284										2285										2286										2287										2288										2289										2290										2291										2292										2293										2294										2295										2296										2297										2298										2299										2300										2301										2302										2303										2304										2305										2306										2307										2308										2309										2310										2311										2312										2313										2314										2315										2316										2317										2318										2319										2320										2321										2322										2323										2324										2325										2326										2327										2328										2329										2330										2331										2332										2333										2334										2335										2336										2337										2338										2339										2340										2341										2342										2343										2344										2345										2346										2347										2348										2349										2350										2351										2352										2353										2354										2355										2356										2357										2358										2359										2360										2361										2362										2363										2364										2365										2366										2367										2368										2369										2370										2371										2372										2373										2374										2375										2376										2377										2378										2379										2380										2381										2382										2383										2384										2385										2386										2387										2388										2389										2390										2391										2392										2393										2394										2395										2396										2397										2398										2399										2400										2401										2402										2403										2404										2405										2406										2407										2408										2409										2410										2411										2412										2413										2414										2415										2416										2417										2418										2419										2420										2421										2422										2423										2424										2425										2426										2427										2428										2429										2430										2431										2432										2433										2434										2435										2436										2437										2438										2439										2440										2441										2442										2443										2444										2445										2446										2447										2448										2449										2450										2451										2452										2453										2454										2455										2456										2457										2458										2459										2460										2461										2462										2463										2464										2465										2466										2467										2468										2469										2470										2471										2472										2473										2474										2475										2476										2477										2478										2479										2480										2481										2482										2483										2484										2485										2486										2487										2488										2489										2490										2491										2492										2493										2494										2495										2496										2497										2498										2499										2500										2501										2502										2503										2504										2505										2506										2507										2508										2509										2510										2511										2512										2513										2514										2515										2516										2517										2518										2519										2520										2521										2522										2523										2524										2525										2526										2527										2528										2529										2530										2531										2532										2533										2534										2535										2536										2537										2538										2539										2540										2541										2542										2543										2544										2545										2546										2547										2548										2549										2550										2551										2552										2553										2554										2555										2556										2557										2558										2559										2560										2561										2562										2563										2564										2565										2566										2567										2568										2569										2570										2571										2572										2573										2574										2575										2576										2577										2578										2579										2580										2581										2582										2583										2584										2585										2586										2587										2588										2589										2590										2591										2592										2593										2594										2595										2596										2597										2598										2599										2600										2601										2602										2603										2604										2605										2606										2607										2608										2609										2610										2611										2612										2613										2614										2615										2616										2617										2618										2619										2620										2621										2622										2623										2624										2625										2626										2627										2628										2629										2630										2631										2632										2633										2634										2635										2636										2637										2638										2639										2640										2641										2642										2643										2644										2645										2646										2647										2648										2649										2650										2651										2652										2653										2654										2655										2656										2657										2658										2659										2660										2661										2662										2663										2664										2665										2666										2667										2668										2669										2670										2671										2672										2673										2674										2675										2676										2677										2678										2679										2680										2681										2682										2683										2684										2685										2686										2687										2688										2689										2690										2691										2692										2693										2694										2695										2696										2697										2698										2699										2700										2701										2702										2703										2704										2705										2706										2707										2708										2709										2710										2711										2712										2713										2714										2715										2716										2717										2718										2719										2720										2721										2722										2723										2724										2725										2726										2727										2728										2729										2730										2731										2732										2733										2734										2735										2736										2737										2738										2739										2740										2741										2742										2743										2744										2745										2746										2747										2748										2749										2750										2751										2752										2753										2754										2755										2756										2757										2758										2759										2760										2761										2762										2763										2764										2765										2766										2767										2768										2769										2770										2771										2772										2773										2774										2775										2776										2777										2778										2779										2780										2781										2782										2783										2784										2785										2786										2787										2788										2789										2790										2791										2792										2793										2794										2795										2796										2797										2798										2799										2800										2801										2802										2803										2804										2805										2806										2807										2808										2809										2810										2811										2812										2813										2814										2815										2816										2817										2818										2819										2820										2821										2822										2823										2824										2825										2826										2827										2828										2829										2830										2831										2832										2833										2834										2835										2836										2837										2838										2839										2840										2841										2842										2843										2844										2845										2846										2847										2848										2849										2850																			
---------------	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Continued.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Reimbursed.	Net Cost of Pauper Support.
		At the Almshouses.	Out of the Almshouses.	Total.					
FRANKLIN COUNTY.									
Ashfield,	1,190	\$525 00	\$211 52	\$736 52	\$96 87	\$30 00	\$863 39	\$53 75	\$809 64
Barnardston,	991	-	1,195 98	1,195 98	67 00	100 00	1,362 98	-	1,362 98
Buckland,	1,921	623 81	221 04	844 85	1,433 92	100 00	2,378 77	56 77	2,322 00
Charlemont,	1,029	417 51	206 34	623 85	356 49	270 70	1,251 04	88 00	1,163 00
Colrain,	1,699	-	1,031 00	1,031 00	100 22	116 50	1,247 72	75 00	1,172 72
Conway,	1,452	-	709 06	709 06	692 32	25 00	1,426 38	44 86	1,381 52
Deerfield,	3,414	-	1,153 88	1,153 88	842 81	-	1,996 69	82 68	1,914 01
Erving,	794	-	431 00	431 00	72 50	-	503 50	-	503 50
Gill,	673	-	764 68	764 68	79 61	32 00	876 29	-	876 29
Greenfield,	3,540	582 25	240 55	822 80	1,908 01	-	2,730 81	110 15	2,620 66
Hawley,	588	401 44	-	401 44	6 00	25 00	432 44	-	432 44
Heath,	545	422 57	-	422 57	-	36 00	458 57	-	458 57
Leverett,	831	702 00	342 49	1,044 49	39 20	25 00	1,108 69	-	1,108 69
Leyden,	524	-	914 28	914 28	130 00	44 00	1,088 28	70 00	1,018 28
Monroe,	190	-	-	-	-	-	-	-	-
Montague,	3,380	877 46	1,400 22	2,277 68	452 00	120 00	2,849 68	265 48	2,584 20
New Salem,	923	400 57	-	400 57	169 01	10 00	579 58	38 29	541 29
Northfield,	1,641	-	931 00	931 00	245 00	50 00	1,226 00	18 75	1,207 25
Orange,	2,497	596 00	-	596 00	210 80	136 14	942 94	-	942 94
Rowe,	661	-	428 72	428 72	155 00	25 00	608 72	-	608 72
Shelburne,	1,590	-	1,127 75	1,127 75	352 33	-	1,480 08	-	1,480 08
Shutesbury,	658	500 67	52 00	552 67	247 01	20 00	819 68	21 54	798 14
Sunderland,	860	-	298 50	298 50	194 72	20 00	513 22	20 02	493 20
Warwick,	744	830 17	205 80	1,035 97	19 00	-	1,054 97	-	1,054 97
Wendell,	503	622 57	-	622 57	292 02	30 00	944 59	-	944 59
Whately,	958	-	1,487 26	1,487 26	799 24	-	2,286 50	34 88	2,251 62
Total,	33,696	\$7,502 02	\$13,353 07	\$20,855 09	\$8,961 08	\$1,216 84	\$31,031 51	\$980 17	\$30,051 34

PAUPER ABSTRACT.

HAMPDEN COUNTY.									
Agawam,	2,248	-	\$1,101 10	\$1,299 58	\$75 00	\$2,475 68	\$185 23	\$2,290 45	
Blandford,	964	-	687 76	342 99	163 47	1,194 22	-	1,194 22	
Brimfield,	1,201	\$1,055 28	1,241 24	195 66	60 00	1,496 90	31 43	1,465 47	
Chester,	1,396	-	895 85	120 53	47 00	1,063 38	21 26	1,042 12	
Chicopee,	10,335	-	5,265 10	4,703 96	450 00	10,419 06	513 77	9,905 29	
Granville,	1,240	-	910 00	646 62	25 00	1,581 62	60 00	1,521 62	
Holland,	334	-	664 00	-	23 50	687 50	-	687 50	
Holyoke,	16,260	-	3,017 00	4,960 93	650 00	8,627 93	1,563 77	7,064 16	
Longmeadow,	1,467	-	1,101 92	1,194 97	57 55	2,354 44	8 75	2,345 69	
Ludlow,	1,222	-	734 74	351 89	66 10	1,152 73	7 00	1,145 73	
Monson,	3,733	1,375 11	1,375 11	497 30	16 25	1,888 66	41 40	1,847 26	
Montgomery,	304	-	509 87	22 00	-	531 87	169 30	362 57	
Palmer,	4,572	804 28	989 83	372 10	200 13	1,562 06	140 00	1,422 06	
Russell,	643	-	350 15	715 67	-	1,065 82	95 31	970 51	
Southwick,	1,114	-	988 00	69 87	120 83	1,178 70	-	1,178 70	
Springfield,	31,053	9,202 29	11,715 77	19,780 16	3,236 18	34,732 11	3,831 78	30,900 33	
Tolland,	452	-	234 00	-	-	234 00	-	234 00	
Wales,	1,020	-	1,305 45	8 51	10 65	1,324 61	-	1,324 81	
Westfield,	8,431	2,407 24	3,418 57	3,743 27	600 00	7,761 84	969 06	6,792 78	
West Springfield,	3,739	-	1,126 44	1,376 48	75 00	2,577 92	219 01	2,358 91	
Wilbraham,	2,576	-	1,924 67	793 76	130 00	2,848 43	163 94	2,694 49	
Total,	94,304	\$14,844 20	\$24,712 37	\$41,196 25	\$6,006 66	\$86,759 48	\$8,011 01	\$78,748 47	
HAMPSHIRE COUNTY.									
Amherst,	3,937	\$605 64	\$500 20	\$514 28	\$250 00	\$1,870 12	-	\$1,870 12	
Belchertown,	2,315	668 73	383 60	726 71	239 00	2,018 04	\$60 08	1,957 96	
Chesterfield,	746	-	980 42	-	13 00	983 42	-	983 42	
Cummington,	916	-	202 20	278 80	-	481 00	136 54	344 46	
Easthampton,	3,972	-	973 08	2,062 57	-	3,035 65	719 47	2,316 18	
Enfield,	1,065	175 00	91 41	42 25	-	308 66	79 00	229 66	
Goshen,	349	-	572 79	50 95	50 00	673 74	-	673 74	
Granby,	812	-	362 00	400 00	-	762 00	-	762 00	
Greenwich,	606	608 00	97 00	327 85	-	1,032 85	-	1,032 85	
Hadley,	2,125	-	1,681 51	646 87	78 48	2,406 86	-	2,406 86	
Hatfield,	1,600	-	895 72	929 41	-	1,825 13	18 00	1,807 13	

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—*Cost of Support and Relief*—Continued.

TOWNS.	Population, 1878.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Refunded.	Net Cost of Pauper Support.
		At the Almshouses.		Total.					
		At the Almshouses.	Out of the Almshouses.						
HAMPSHIRE COUNTY—Con.									
Huntington,	1,095	-	\$363 07	\$363 07	\$1,053 12	\$30 00	\$1,446 19	\$308 79	\$1,137 40
Middlefield,	603	-	853 81	853 81	391 21	-	1,245 02	38 30	1,206 72
Northampton,	11,108	\$1,247 98	450 48	1,698 44	5,215 23	-	6,913 67	882 58	6,031 09
Pelham,	633	-	319 00	319 00	608 36	-	927 36	374 00	553 36
Plainfield,	481	-	529 05	529 05	59 00	6 22	594 27	39 13	555 14
Prescott,	493	292 18	237 80	529 98	29 70	58 75	618 43	-	618 43
South Hadley,	3,370	-	1,459 26	1,459 26	1,717 73	50 00	3,226 99	65 50	3,161 49
Southampton,	1,050	-	819 93	819 93	31 20	80 00	881 13	20 00	861 13
Ware,	4,142	1,517 47	392 49	1,909 96	1,711 76	100 00	3,721 72	363 71	3,358 01
Westhampton,	556	-	167 62	167 62	185 79	10 00	363 41	-	363 41
Williamsburg,	2,029	-	1,918 15	1,918 15	1,076 78	-	2,994 93*	28 60	2,966 33
Worthington,	818	-	604 91	604 91	60 00	-	664 91	105 06+	557 85
Total,	44,821	\$5,114 98	\$14,855 50	\$19,970 48	\$18,119 57	\$915 45	\$39,005 50	\$3,240 76	\$35,764 74
MIDDLESEX COUNTY.									
Acton,	1,708	\$1,098 65	\$137 50	\$1,236 15	\$237 82	\$50 00	\$1,523 97	-	\$1,523 97
Arlington,	3,906	1,694 17	166 18	1,860 35	597 25	-	2,457 60	\$75 19	2,382 41
Ashby,	962	755 44	-	755 44	34 74	50 00	840 18	-	840 18
Ashland,	2,211	651 69	-	651 69	740 91	60 00	1,452 60	191 50	1,261 10
Ayer,	1,872	-	955 89	955 89	658 77	81 35	1,696 01	28 50	1,667 51
Bedford,	900	809 98	-	809 98	317 84	45 00	1,172 82	-	1,172 82
Belmont,	1,937	-	-	-	644 85	60 00	704 85	-	704 85
Billerica,	1,881	2,068 63	276 23	2,334 86	132 90	69 00	2,536 76	81 50	2,455 26
Buxton,	316	-	452 81	452 81	97 00	50 00	599 81	-	599 81
Burlington,	650	984 38	-	984 38	93 85	45 00	1,123 23	-	1,123 23
Cambridge,	47,838	16,125 00	6,040 29	21,165 29	28,844 61	3,000 00	53,009 90	3,399 53	49,610 37

PAUPER ABSTRACT.

Carlisle,	548	\$926 27	\$53 00	\$979 27	\$75 00	\$85 00	\$1,089 27	-	\$1,089 27
Chelmsford,	2,372	2,031 51	1,009 99	3,041 50	445 00	284 00	3,750 50	\$44 25	3,706 25
Concord,	2,676	819 64	394 70	1,214 34	281 77	125 00	1,621 11	10 00	1,611 11
Dracut,	1,116	1,395 52	-	1,395 52	221 16	75 00	1,691 68	-	1,691 68
Dunstable,	452	-	167 00	167 00	45 00	13 00	225 00	-	225 00
Everett,	3,651	-	885 25	885 25	1,787 18	-	2,672 43	450 97	2,221 46
Frammingham,	5,167	685 11	112 00	797 11	867 89	175 00	1,840 00	132 55	1,707 45
Groton,	1,908	1,492 00	-	1,492 00	731 42	75 00	2,298 42	-	2,298 42
Holliston,	3,399	1,522 55	802 41	2,324 96	634 50	65 00	3,024 46	478 63	2,545 83
Hopkinton,	4,503	1,282 38	485 62	1,768 00	2,184 14	187 00	4,139 14	203 60	3,935 54
Hudson,	3,493	1,019 25	25 50	1,044 75	694 85	448 15	2,187 75	174 87	2,012 88
Lexington,	2,505	2,541 56	388 00	2,929 56	979 14	100 00	4,008 70	67 74	3,940 96
Lincoln,	834	-	755 00	755 00	245 00	30 00	1,030 00	-	1,030 00
Littleton,	950	445 25	-	445 25	343 86	61 45	850 06	105 25	744 81
Lowell,	49,688	7,418 66	4,571 66	11,990 32	9,097 09	1,508 33	22,595 74	1,446 83	21,148 91
Malden,	10,843	5,485 38	411 19	5,896 57	7,056 61	435 00	13,388 18	1,590 33	11,797 85
Marlborough,	8,424	970 50	331 00	1,301 50	4,432 00	628 00	6,361 50	402 00	5,959 50
Maynard,	1,965	-	-	-	622 08	-	622 08	23 50	598 58
Medford,	6,627	3,500 00	748 89	4,248 89	2,994 00	-	7,242 89	195 66	7,047 23
Melrose,	3,990	-	1,690 00	1,690 00	1,623 00	314 87	3,627 87	181 31	3,446 56
Natick,	7,419	1,728 22	214 62	1,942 84	1,948 01	-	3,890 85	668 49	3,222 36
Newton,	16,105	3,616 01	2,638 05	6,154 06	2,557 69	458 05	9,169 80	127 42	9,042 38
North Reading,	979	482 61	-	482 61	256 26	50 00	788 87	204 25	584 62
Pepperell,	1,927	1,558 89	-	1,558 89	126 36	30 00	1,715 25	-	1,715 25
Reading,	3,186	283 40	196 90	480 30	1,334 93	140 00	1,955 23	288 68	1,666 55
Sherborn,	999	1,269 19	-	1,269 19	270 35	80 00	1,619 54	-	1,619 54
Shirley,	1,352	-	464 52	464 52	266 96	60 00	791 48	-	791 48
Somerville,	21,868	-	1,431 48	1,431 48	19,115 33	900 00	21,446 81	2,034 31	19,412 50
Stonham,	4,984	759 68	1,279 19	2,038 87	461 13	241 00	2,741 00	199 83	2,541 17
Stow,	1,022	1,073 27	97 96	1,171 23	50 64	37 00	1,258 87	59 00	1,199 87
Sudbury,	1,177	847 85	-	847 85	764 71	-	1,612 56	-	1,612 56
Tewksbury,	1,997	214 33	184 90	399 23	175 01	40 00	614 24	-	614 24
Townsend,	2,196	458 07	-	458 07	881 99	25 00	1,365 06	84 28	1,280 78
Tyngsborough,	665	619 84	-	619 84	86 93	24 00	730 77	-	730 77
Wakefield,	5,349	2,851 97	685 48	3,537 45	1,557 54	259 50	5,354 49	430 40	4,924 09
Waltham,	9,967	1,876 77	707 95	2,584 72	2,645 54	-	5,230 26	548 70	4,681 56
Watertown,	5,099	2,662 55	61 00	2,723 55	1,280 82	250 00	4,254 37	692 33	3,562 04

* Classified by the Town Report.

† Mainly from Individuals.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Continued.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Reimbursed.	Net Cost of Pauper Support.
		At the Almshouses.		Total.					
		At the Almshouses.	Out of the Almshouses.						
MIDDLESEX COUNTY—Con.									
Wayland,	1,766	\$505 50	—	\$505 50	—	\$60 00	\$565 50	—	\$565 50
Westford,	1,933	976 43	\$442 03	1,418 46	\$408 03	301 50	2,127 99	\$199 54	1,928 45
Weston,	1,282	95 68	—	95 68	227 96	45 00	368 64	—	368 64
Wilmington,	879	1,209 69	44 50	1,254 19	226 47	390 45	1,871 11	—	1,871 11
Winchester,	3,099	—	1,064 45	1,064 45	873 21	—	1,937 66	257 04	1,680 62
Woburn,	9,568	4,360 49	1,841 50	6,201 99	4,279 92	413 56	10,895 47	762 94	10,132 53
Total,	284,102	\$82,163 96	\$32,114 64	\$114,278 60	\$107,556 52	\$11,855 21	\$233,690 33	\$15,840 92	\$217,849 41
NANTUCKET COUNTY.									
Nantucket,	3,201	\$3,114 56	\$562 25	\$3,676 81	\$2,019 32	\$600 00	\$6,296 13	\$203 26	\$6,092 87
NORFOLK COUNTY.									
Bellingham,	1,247	\$556 53	\$175 58	\$732 11	\$202 18	\$65 00	\$999 29	\$9 25	\$990 04
Braintree,	4,156	1,273 16	1,499 22	2,772 38	1,436 79	207 90	4,417 07	303 25	4,113 82
Brookline,	6,675	—	732 16	732 16	4,623 17	—	5,355 33	285 14	5,070 19
Canton,	4,192	1,967 03	434 20	2,401 23	1,674 22	—	4,075 45	354 61	3,720 84
Cohasset,	2,197	1,067 22	940 70	2,007 92	1,318 43	161 10	3,487 45	467 34	3,020 11
Dedham,	5,756	1,698 56	988 15	2,686 71	4,275 61	—	6,962 32	399 50	6,562 82
Dover,	650	—	469 51	469 51	206 15	—	675 66	125 35	550 31
Foxborough,	3,168	1,242 42	225 30	1,467 72	1,505 66	150 00	3,123 38	259 50	2,863 88
Franklin,	2,983	1,724 02	812 20	2,536 22	1,707 44	87 00	4,330 66	479 50	3,851 16
Holbrook,	1,726	—	1,123 32	1,123 32	1,742 87	100 00	2,966 19	5 00	2,961 19
Hyde Park,	6,316	—	843 00	843 00	2,100 45	300 00	3,243 45	285 04	2,958 41
Medfield,	1,163	1,093 00	183 16	1,276 16	122 65	50 00	1,448 81	—	1,448 81
Medway,	4,242	1,903 78	556 88	2,459 66	1,306 77	176 00	3,941 43	619 46	3,321 97
Milton,	2,738	1,460 73	1,072 27	2,523 00	475 00	132 00	3,130 00	70 00	3,060 00

PAUPER ABSTRACT.										
Needham,	4,548	\$500 00	\$1,242 76	\$1,742 75	\$1,205 94	\$200 00	\$3,148 69	—	\$3,148 69	\$3,148 69
Norfolk, .	920	—	349 15	349 15	678 45	150 00	1,177 60	\$44 50	1,133 10	1,133 10
Norwood,	1,749	—	65 00	65 00	1,981 13	150 00	2,176 13	11 00	2,165 13	2,165 13
Quincy, .	9,155	2,372 00	1,194 88	3,566 88	2,459 61	750 00	6,776 49	258 00	6,518 49	6,518 49
Randolph,	4,064	1,558 54	416 21	1,974 75	3,129 93	225 00	5,329 68	1,128 37	4,203 31	4,203 31
Sharon, .	1,330	915 77	268 25	1,184 02	1,257 65	40 00	2,481 67	23 21	2,458 46	2,458 46
Stoughton,	4,842	1,050 00	185 15	1,235 15	1,151 24	110 00	2,496 39	431 95	2,064 44	2,064 44
Walpole, .	2,290	671 65	552 37	1,224 02	493 89	122 30	1,840 21	31 75	1,808 46	1,808 46
Weymouth,	9,819	2,174 09	1,797 64	3,971 73	4,858 34	250 00	9,080 07	342 70	8,737 37	8,737 37
Wrentham,	2,395	1,720 00	854 73	2,574 73	905 28	259 99	3,750 00	200 64	3,549 36	3,549 36
Total,	88,321	\$24,938 50	\$16,980 78	\$41,919 28	\$40,798 85	\$3,695 29	\$86,413 42	\$8,133 06	\$80,280 36	
PLYMOUTH COUNTY.										
Abington, .	3,241	\$745 10	\$927 39	\$1,672 49	\$1,770 55	\$446 49	\$3,889 53	\$774 18	\$3,115 35	\$3,115 35
Bridgewater,	3,969	700 47	204 59	905 06	615 07	57 05	1,577 18	123 75	1,453 43	1,453 43
Brockton,	10,578	1,640 03	1,286 95	2,926 98	3,072 64	300 00	6,299 62	572 99	5,726 63	5,726 63
Carver, .	1,127	589 21	274 25	863 46	950 91	—	1,814 37	233 84	1,580 53	1,580 53
Duxbury,	2,245	1,089 04	417 12	1,506 16	725 04	50 74	2,281 94	52 72	2,229 22	2,229 22
East Bridgewater,	2,808	829 87	203 05	1,032 92	458 06	75 00	1,565 98	43 43	1,522 55	1,522 55
Halifax, .	568	—	590 68	590 68	201 00	4 50	796 18	16 00	780 18	780 18
Hanover, .	1,801	975 00	416 00	1,391 00	1,800 00	68 00	3,259 00	750 00	2,509 00	2,509 00
Hanson, .	1,265	1,538 93	205 83	1,744 76	325 67	100 00	2,170 43	100 50	2,069 93	2,069 93
Hingham,	4,654	2,876 14	183 35	3,059 49	2,095 12	269 08	5,423 69	171 57	5,252 12	5,252 12
Hull, .	316	—	212 00	212 00	356 28	47 00	615 28	—	615 28	615 28
Kingston,	1,569	667 06	422 27	1,089 33	277 65	83 02	1,450 00	—	1,450 00	1,450 00
Lakeville,	1,061	—	548 96	548 96	179 69	75 00	803 65	—	803 65	803 65
Marion, .	862	—	506 00	506 00	832 56	25 00	1,363 56	80 08	1,283 48	1,283 48
Marshfield,	1,817	734 11	—	734 11	161 70	24 00	919 81	83 56	836 25	836 25
Mattapoisett,	1,361	1,112 62	125 66	1,238 28	924 34	50 00	2,212 62	106 25	2,106 37	2,106 37
Middleborough,	5,023	1,806 17	823 89	2,630 06	1,724 97	96 55	4,451 58	184 05	4,267 50	4,267 50
Pembroke,	1,399	589 36	199 55	788 91	587 79	45 00	1,421 70	129 09	1,292 61	1,292 61
Plymouth,	6,370	3,100 59	1,081 39	4,181 98	3,041 00	100 00	7,322 98	1,170 45	6,152 53	6,152 53
Plympton,	755	468 87	—	468 87	480 47	38 00	987 34	—	987 34	987 34
Rochester,	1,001	550 39	615 10	1,165 49	344 79	317 20	1,827 48	239 66	1,587 82	1,587 82
Rockland,	4,203	—	1,320 06	1,320 06	6,155 19	200 00	6,675 25	946 58	5,728 67	5,728 67
Scituate, .	2,463	—	597 63	597 63	2,028 85	143 09	2,769 57	261 00	2,508 57	2,508 57
South Abington,	1,818	—	794 26	794 26	1,340 92	—	2,135 18	60 00	2,075 18	2,075 18
South Scituate,	2,456	1,207 45	397 21	1,604 66	1,384 79	50 00	3,039 45	397 07	2,642 38	2,642 38

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Continued.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Reim-bursed.	Net Cost of Pauper Support.
		At the Alms-houses.	Out of the Almshouses.	Total.					
PLYMOUTH COUNTY—Con.									
Wareham,	2,874	\$1,246 64	\$367 35	\$1,613 99	\$1,245 30	\$60 00	\$2,919 29	\$9 15	\$2,910 14
West Bridgewater,	1,758	127 83*	251 45	123 62	397 35	75 00	595 97	216 45	379 52
Total,	69,362	\$22,339 22	\$12,971 99	\$35,311 21	\$32,477 70	\$2,799 72	\$70,588 63	\$6,722 40	\$63,866 23
SUFFOLK COUNTY.									
Boston,	341,919	\$39,234 36	\$96,330 14	\$135,564 50	\$105,586 23	\$22,569 23	\$293,719 96	\$32,989 03	\$260,730 93
Chelsea,	20,737	-	2,085 29	2,085 29	7,151 38	1,650 00	11,606 67	1,623 23	9,983 44
Revere,	1,603	-	1,053 00	1,053 00	591 35	292 00	1,936 35	140 75	1,795 60
Winthrop,	627	-	380 64	380 64	13 60	-	394 24	-	394 24
Total,	364,886	\$39,234 36	\$100,569 07	\$139,803 43	\$113,342 56	\$24,511 23	\$307,657 22	\$34,753 01	\$272,904 21
WORCESTER COUNTY.									
Ashburnham,	2,141	\$334 11	\$12 50	\$346 61	\$322 42	\$159 00	\$1,728 03	\$140 38	\$1,587 65
Athol,	4,134	1,125 28	164 00	1,289 28	268 10	106 00	1,663 38	37 97	1,625 41
Auburn,	1,233	-	1,122 69	1,122 69	280 38	50 00	1,433 07	-	1,433 07
Barre,	2,460	1,179 25	198 08	1,377 33	795 71	67 00	2,240 07	158 77	2,081 30
Berlin,	987	-	476 00	476 00	84 77	20 00	580 77	-	580 77
Blackstone,	4,640	2,057 50	299 03	2,356 53	4,082 44	215 00	6,653 97	355 54	6,298 43
Bolton,	987	483 13	-	483 13	16 00	24 00	623 13	-	523 13
Boylston,	895	301 23	31 00	332 23	60 00	45 00	437 23	32 50	404 73
Brookfield,	2,660	1,197 25	843 67	2,040 92	849 47	470 35	3,360 74	26 00	3,334 74
Charlton,	1,852	580 51	-	580 51	153 24	80 75	814 50	36 00	778 50
Clinton,	6,781	1,576 61	870 82	2,447 33	1,508 73	-	3,956 06	93 28	3,862 78
Dana,	760	519 16	-	519 16	526 25	472 25	1,517 66	21 90	1,495 76
Douglas,	2,202	1,473 00	572 00	2,045 00	140 67	125 00	2,310 67	-	2,310 67

PAUPER ABSTRACT.

Dudley, .	2,653	\$430 00	\$60 00	\$490 00	\$138 84	\$53 50	\$682 34	\$103 35	\$578 99
Fitchburg, .	12,289	5,676 28	734 13	6,410 41	3,988 35	400 00	10,778 76	990 22	9,788 54
Gardner, .	3,730	1,243 03	378 86	1,621 89	580 76	155 00	2,357 65	374 71	1,982 94
Grafton, .	4,442	2,082 37	420 23	2,502 60	916 38	161 72	3,580 70	32 31	3,548 39
Hardwick, .	1,992	893 52	-	893 52	162 22	86 75	1,142 49	30 00	1,112 49
Harvard, .	1,304	833 83	-	833 83	446 32	36 00	1,316 15	72 00	1,244 15
Holden, .	2,180	810 61	-	810 61	244 00	75 00	1,129 61	-	1,129 61
Hubbardston, .	1,440	550 00	239 36	789 36	321 38	43 50	1,154 24	109 56	1,044 68
Lancaster, .	1,957	1,013 51	285 68	1,299 19	487 66	60 00	1,846 85	85 42	1,761 43
Leicester, .	2,770	735 00	239 80	994 80	446 68	159 50	1,600 98	-	1,600 98
Leominster, .	5,201	1,812 10	223 95	2,036 05	724 29	100 00	2,860 34	73 54	2,786 80
Lunenburg, .	1,153	845 02	206 74	1,051 76	372 31	50 00	1,474 07	-	1,474 07
Mendon, .	1,176	-	679 63	679 63	907 85	77 06	1,664 54	170 13	1,494 41
Milford, .	9,818	3,418 84	1,067 50	4,486 34	5,319 77	584 39	10,370 50	1,340 01	9,030 49
Millbury, .	4,529	1,200 00	200 12	1,400 12	1,417 43	183 00	3,000 55	396 93	2,603 62
New Braintree, .	606	-	661 50	661 50	139 75	25 00	826 25	27 25	799 00
Northborough, .	1,398	659 63	155 91	815 54	114 14	85 00	1,014 68	17 17	1,097 51
Northbridge, .	4,030	668 69	-	668 69	1,239 92	95 00	2,003 61	417 88	1,585 73
North Brookfield, .	3,749	483 24	172 50	655 74	1,059 53	30 50	1,745 77	84 46	1,661 31
Oakham, .	873	-	686 50	686 50	515 82	30 00	1,232 32	-	1,232 32
Oxford, .	2,938	1,628 34	807 06	2,435 40	1,418 04	125 00	3,978 44	51 25	3,927 19
Paxton, .	600	984 00	-	984 00	20 56	66	1,005 22	-	1,005 22
Petersham, .	1,203	1,377 37	-	1,377 37	525 98	73 25	1,976 60	85 00	1,891 60
Phillipston, .	666	-	365 00	365 00	335 97	90 00	790 97	1 20	789 77
Princeton, .	1,063	947 14	42 00	989 14	334 62	300 00	1,623 76	199 04	1,424 72
Royalston, .	1,260	-	1,039 20	1,039 20	122 00	80 00	1,241 20	-	1,241 20
Rutland, .	1,030	259 40	-	259 40	265 19	76 75	601 34	10 00	591 34
Shrewsbury, .	1,524	1,316 38	197 24	1,513 62	619 62	125 00	2,258 24	36 00	2,222 24
Southborough, .	1,986	-	988 23	988 23	949 42	970 81	2,908 46	50 14	2,858 32
Southbridge, .	5,740	1,394 15	349 04	1,743 19	921 57	-	2,664 76	303 97	2,360 79
Spencer, .	5,451	1,645 63	304 00	1,949 63	1,261 51	85 00	3,286 14	637 64	2,658 50
Sterling, .	1,569	691 17	187 17	878 34	398 25	48 00	1,324 59	-	1,324 59
Sturbridge, .	2,213	535 58	-	535 58	690 52	28 02	1,254 12	9 00	1,245 12
Sutton, .	3,051	909 52	290 00	1,199 52	1,122 91	145 00	2,467 43	260 57	2,206 86
Templeton, .	2,764	1,282 15	475 70	1,757 85	532 69	176 88	2,467 42	282 29	2,185 13
Upton, .	2,125	1,275 57	184 30	1,459 87	746 68	60 85	2,267 40	298 41	1,968 99
Uxbridge, .	3,029	1,086 86	406 84	1,493 70	883 17	442 05	2,818 92	6 00	2,812 92

* Profit.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Concluded.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Reim-bursed.	Net Cost of Pauper Support.
		At the Alms-houses.		Total.					
		Out of the Almshouses.							
WORCESTER COUNTY—Con.									
Warren,	3,260	\$113 80	\$35 96	\$179 76	\$1,051 00	\$75 00	\$1,305 76	\$12 86	\$1,292 90
Webster,	5,084	1,105 72	759 54	1,865 26	1,789 08	-	3,654 34	60 50	3,593 84
Westborough,	5,141	142 63	213 40	356 03	616 20	225 00	1,197 23	-	1,197 23
West Boylston,	2,902	-	2,511 34	2,511 34	773 21	253 50	3,538 05	241 98	3,296 07
West Brookfield,	1,903	601 94	-	601 94	450 14	15 00	1,067 08	-	1,067 08
Westminster,	1,712	691 42	104 00	795 42	663 37	73 07	1,531 86	138 28	1,393 58
Winchendon,	3,762	963 48	-	963 48	669 99	67 75	1,701 22	117 28	1,583 94
Worcester,	49,317	3,413 55	2,586 26	5,999 81	6,967 59	2,633 02	15,600 42	2,817 23	12,783 19
Total,	210,295	\$57,148 40	\$22,898 48	\$80,046 88	\$53,020 89	\$10,474 88	\$143,542 65	\$10,845 92	\$132,696 73

NOTE.—The returns show that 219 of the towns and cities of the State used almshouses during the past year, while 122 kept their poor by contract or in private families. The aggregate of persons fully supported within the year is 7,749, which should be diminished by 56 for persons reported in more than one town during the year. The aggregate of partial support is returned as 65,988, in which there are probably not less than 8,000 duplicates. Besides the 60,803 persons who lodged at the police stations of Boston, there was an aggregate of 148,936 vagrants or travelers, the figure being largely made up of duplications, as the tramp must be counted each time he appears in any town. The figures of cost for the State are: Full support, \$734,457; partial support, \$632,916; administrative expenses, \$82,481. From this total of \$1,449,854 must be deducted \$128,843, the aggregate of repayments made, believed to have been mainly on account of partial support. Therefore the net cost of pauperism to the towns and cities, as the table on page 28 more fully shows, was \$1,321,011, an excess of about \$148,600 over the cost for the preceding year.

PAUPER ABSTRACT.

TABLE I.—Showing the Number and Expense of the Poor in the Cities and Towns of the Commonwealth, for the Year ending March 31, 1876.

PART II.—NUMBER SUPPORTED AND RELIEVED.

TOWNS.	Population, 1875.	FULL SUPPORT.				Partial Support.	Vagrants.	Grand Aggregate for the Year.	RECEIVING AID, MARCH 1, 1876.				
		General Average.	WHOLE NUMBER.						Full Support.	Partial Support.	Vagrants.	Total.	
			At the Alms-houses.	Out of the Almshouses.	Total.								
BARNSTABLE COUNTY.													
Barnstable,	4,302	21.77	32	1	33	83	107	223	23	51	-	74	
Brewster,	1,219	9.	9	2	9	66	65	140	9	66	2	77	
Chatham,	2,274	10.84	10	3	13	48	14	76	11	16	-	27	
Dennis,	3,369	9.13	13	-	13	72	34	119	11	72	-	83	
Eastham,	639	5.	-	5	5	3	15	23	5	-	-	5	
Falmouth,	2,211	13.64	13	2	15	15	76	106	15	7	-	22	
Harwich,	3,355	11.86	11	2	13	218	61	292	12	207	1	220	
Mashpee,	278	3.	-	3	3	2	2	7	3	-	-	3	
Orleans,	1,373	6.	8	-	8	14	36	58	6	5	-	11	
Provincetown,	4,357	12.02	12	1	13	89	47	149	12	61	-	73	
Sandwich,	3,417	23.69	23	4	26	178	200	404	26	105	-	131	
Truro,	1,098	2.21	-	3	3	15	17	35	3	15	-	18	
Wellfleet,	1,988	1.96	4	-	4	42	78	124	2	36	4	42	
Yarmouth,	2,264	14.71	13	3	16	99	146	243	15	81*	4	100	
Total,	32,144	144.83	148	29	174	944	898	2,016	153	722	11	896	

* Secretary's estimate.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1878.	FULL SUPPORT.				Partial Support.	Vagrants.	Grand Aggregate for the Year.	RECEIVING AID, MARCH 1, 1876.			
		General Average.	WHOLE NUMBER.						Full Support.	Partial Support.	Vagrants.	Total.
			At the Alms-houses.	Out of the Almshouses.	Total.							
BERKSHIRE COUNTY.												
Adams,	15,760	40.22	46	18	64	94	537	695	46	18	-	64
Alford,	389	2.8	-	3	3	3	3	9	2	-	-	2
Becket,	1,329	7.04	1	8	8	6	305	319	8	6	-	14
Cheshire,	1,693	6.14	-	8	8	28	535	569	7	10	4	21
Clarksburg,	670	2.	-	2	2	10	1	13	2	5	-	7
Dalton,	1,759	-	-	-	-	21	377	398	-	-	-	-
Egremont,	890	3.33	1	7	8	2	40	50	7	-	-	7
Florida,	572	1.	-	1	1	3	20†	24	1	-	-	1
Great Barrington,	4,385	5.78	-	10	10	18	324	352	8	1	1	10
Hancock,	730	2.	-	2	2	5	23	30	2	-	-	2
Hinsdale,	1,571	3.14	-	6	6	10	385	401	6	-	-	6
Lanesborough,	1,357	1.	-	1	1	15	42	58	1	-	-	16
Lee,	3,900	10.63	7	8	15	62	229	306	10	13	2	25
Lenox,	1,845	9.33	-	17	17	4	235	256	16	4	-	18
Monterey,	703	2.22	-	3	3	14	7	24	2	2	-	4
Mount Washington,	182	.44	-	1	1	-	-	1	1	-	-	1
New Ashford,	160	1	-	1	1	-	-	1	1	-	-	1
New Marlborough,	2,037	4.59	-	6	6	41	19	66	4	28	-	32
Otis,	855	4.19	-	6	6	21	15	42	2	15	-	17
Peru,	443	1.69	-	2	2	3	12	17	-	-	-	-
Pittsfield,	12,267	25.32	29	6	34	502	1,488	2,024	27	200*	7	234
Richmond,	1,141	-	-	-	-	13	395	408	-	5	4	9
Sandisfield,	1,172	6.86	-	7	7	34	6	47	7	-	-	7
Savoy,	780	8.67	-	10	10	7	32	49	9	7	-	16
Sheffield,	2,233	13.19	-	16	16	98	309	420	14	60*	4	78

PAUPER ABSTRACT.														
Stockbridge,	2,089	6.61	-	7	7	10	370	387	7	1	3	8	11	
Tyringham,	517	3.	-	3	3	6	2	10	3	-	-	-	3	
Washington,	603	1.	-	1	1	4	66	61	1	3	-	-	4	
West Stockbridge,	1,981	4.45	1	4	6	32	161	198	4	18	-	-	22	
Williamstown,	3,683	8.97	-	9	9	23	188	220	9	5	-	-	14	
Windsor,	624	5.	-	5	5	13	8	26	5	8	-	-	13	
Total,	68,270	191.61	85	177	260	1,097	6,124	7,481	212	424	25	-	661	
BRISTOL COUNTY.														
Acushnet,	1,059	5.22	6	1	7	40	89	136	6	14	-	-	20	
Attleborough,	9,224	9.06	13	2	15	34	1,704	1,753	10	-	-	-	19	
Berkley,	781	4.62	6	-	5	17	24	46	4	17	-	-	21	
Dartmouth,	3,434	16.27	14	6	20	88	147	256	16	70	-	-	86	
Dighton,	1,755	10.	9	2	11	14	170	195	9	6	-	-	16	
Easton,	3,898	19.36	33	10	41	116	495	652	29	63	-	-	94	
Fairhaven,	2,768	12.6	12	2	14	50	277	341	12	45	-	-	60	
Fall River,	45,340	111.62	264	25	288	5,722	3,248	9,258	133	1,100	-	-	1,241	
Freetown,	1,396	11.25	13	1	14	40	448	502	12	30	-	-	44	
Mansfield,	2,656	10.7	10	4	14	65	880	959	14	45	-	-	61	
New Bedford,	25,895	70.14	108	19	127	2,423	1,809	4,359	74	1,607	-	-	1,686	
Norton,	1,595	6.03	11	1	12	35	280	327	6	24	-	-	32	
Raynham,	1,687	3.84	-	5	6	56	190	251	4	36	-	-	40	
Rehoboth,	1,827	12.57	16	2	18	34	260	312	12	15	-	-	27	
Seekonk,	1,167	1.25	1	1	2	8	111	121	1	2	-	-	5	
Somerset,	1,940	7.5	8	1	9	158	312	479	9	126	-	-	135	
Swansea,	1,308	3.	2	1	3	14	286	303	3	1	-	-	8	
Taunton,	20,445	60.	69	20	88	1,080	1,838	3,006	66	407	-	-	478	
Westport,	2,912	18.54	21	1	22	26	50	98	19	12	-	-	31	
Total,	131,087	393.57	615	103	715	10,020	12,618	23,353	439	3,620	45	-	4,104	
Dukes County.														
Chilmark,	508	7.	-	7	7	-	-	7	7	-	-	-	7	
Edgartown,	1,707	11.95	-	15	15	56	-	71	15	51	-	-	66	
Gay Head,	216	1.3	-	2	2	2	-	4	1	-	-	-	1	
Gosnold,	115	-	-	-	-	-	-	-	-	-	-	-	-	
Tisbury,	1,525	12.94	-	14	14	14	-	28	13	-	-	-	13	
Total,	4,071	33.19	-	38	38	72	-	110	36	51	-	-	87	

* Secretary's estimate.

† Approximate.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1875.	FULL SUPPORT.				Partial Support.	Vagrants.	Grand Aggregate for the Year.	RECEIVING AID, MARCH 1, 1876.			
		General Average.	WHOLE NUMBER.						Full Support.	Partial Support.	Vagrants.	Total.
			At the Alms-houses.	Out of the Almshouses.	Total							
Essex County.												
Amesbury,	5,987	19.5	22	2	24	38	298	360	24	15	-	39
Andover,	5,097	26.84	30	3	33	34	838	905	28	25	-	53
Beverly,	7,271	38.81	45	11	54	284	1,220	1,558	43	40	2	85
Boxford,	834	4.	4	-	4	15	175	194	4	15	-	19
Bradford,	2,347	4.25	1	4	5	10	44	59	5	6	-	11
Danvers,	6,024	12.65	8	7	15	97	568	680	13	75	2	90
Essex,	1,713	9.	7	2	9	12	131	152	9	12	3	24
Georgetown,	2,214	6.04	6	1	7	21	183	211	6	5	-	11
Gloucester,	16,754	50.79	53	16	69	773	604	1,446	58	474	4	536
Groveland,	2,084	4.83	4	1	5	28	163	196	5	9	-	14
Hamilton,	797	2.	-	2	2	2	230	234	2	2	2	6
Haverhill,	14,628	51.4	56	26	81	664	673	1,418	59	364	-	423
Ipswich,	3,674	20.17	26	1	26	27	285	338	20	19	2	41
Lawrence,	34,916	35.83	40	17	53	1,158	1,640	2,851	40	320	2	362
Lynn,	32,600	83.18	114	38	152	2,219	2,687	5,058	91	1,300*	13	1,404
Lynnfield,	769	3.97	-	7	7	4	68	79	4	-	-	4
Manchester,	1,560	9.95	12	4	16	37	151	204	13	33	1	47
Marblehead,	7,677	47.75	53	8	61	388	409	858	49	209	5	263
Methuen,	4,205	13.93	12	2	14	70	368	452	14	13	-	27
Middleton,	1,092	3.61	1	7	8	14	412	434	4	12	-	16
Nahant,	766	-	-	-	-	-	-	-	-	-	-	-
Newbury,	1,426	6.35	-	7	7	41	101	149	7	33	-	40
Newburyport,	13,323	57.32	108	15	123	509	772	1,404	63	360	2	425
North Andover,	2,981	10.45	14	1	15	38	476	529	9	27	-	36
Peabody,	8,066	34.27	41	7	47	324	548	919	40	261	8	309

PAUPER ABSTRACT.

Rockport,	4,480	17.83	15	4	19	69	65	153	18	66	-	84
Rowley, .	1,162	2.	-	2	2	17	284	303	2	17	-	19
Salem, .	25,958	114.02	174	18	192	682	1,357	2,231	141	619	7	667
Salisbury,	4,078	7.08	9	1	10	32	45	87	7	15	2	24
Saugus, .	2,578	7.73	9	-	9	70	401	480	9	13	4	26
Swampscott,	2,128	2.	-	2	2	21	2	25	2	20	-	22
Topsfield,	1,221	5.67	6	1	7	13	210	230	6	13	-	19
Wenham,	911	4.03	1	4	5	6	213	224	3	6	-	9
West Newbury,	2,021	5.89	11	4	14	38	40	92	6	26	-	32
Total, .	223,342	723.14	882	225	1,097	7,755	15,661	24,513	804	4,324	59	5,187
FRANKLIN COUNTY.												
Ashfield, .	1,190	4.04	4	1	5	6	35	46	4	2	-	6
Barnardston,	991	8.5	-	9	9	22	140	171	8	-	1	9
Buckland,	1,921	4.56	5	1	6	29	386	421	4	10	2	16
Charlemont,	1,029	6.95	7	1	8	8	547	563	6	4	-	10
Colrain, .	1,699	9.69	-	10	10	5	18	33	9	-	-	9
Conway, .	1,452	3.31	-	6	6	9	600	615	5	1	-	6
Deerfield, .	3,414	9.9	-	17	17	29	156	202	16	10	6	32
Erving, .	794	3.	-	3	3	5	212	220	3	-	2	5
Gill, .	673	4.54	-	6	6	16	6	28	5	16	-	21
Greenfield,	3,540	7.	6	1	7	132	2,439	2,628	7	35	12	54
Hawley, .	588	4.	4	-	4	-	-	4	4	-	1	4
Heath, .	545	4.	4	-	4	-	6†	10	4	-	-	5
Leverett, .	831	8.01	8	10	17	3	20	40	5	3	-	8
Leyden, .	524	8.87	-	9	9	8	2	19	8	1	-	9
Monroe, .	190	-	-	-	-	-	-	-	-	-	-	-
Montague,	3,340	7.45	8	4	12	62	933	1,007	8	20	6	34
New Salem,	923	6.6	7	2	7	15	24	46	7	10	-	17
Northfield,	1,641	9.	-	9	9	9	308	326	9	4	3	16
Orange, .	2,497	10.09	11	-	11	5	439	455	9	1	2	12
Rowe, .	661	3.6	-	5	5	6	-	11	4	6	-	10
Shelburne,	1,590	5.	-	5	5	6	700	711	5	-	4	9
Shutesbury,	558	6.34	7	1	8	10	7	25	6	3	-	9
Sunderland,	860	2.33	-	3	3	5	47	55	2	-	-	2
Warwick,	744	6.63	8	2	10	2	11†	23	7	2	-	9

† Approximate.

* Secretary's estimate.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1876.	FULL SUPPORT.				Partial Support.	Vagrants.	Grand Aggregate for the Year.	RECEIVING AID, MARCH 1, 1876.				
		General Average.	WHOLE NUMBER.						Full Support.	Partial Support.	Vagrants.	Total.	
			At the Alms-houses.	Out of the Almshouses.	Total.								
FRANKLIN COUNTY—CON.													
Wendell,	503	5.5	6	—	6	6	27	39	6	1	—	7	
Whately,	958	6.	—	6	6	25	574	605	6	22	—	28	
Total,	33,696	154.91	85	111	193	423	7,687	8,303	157	151	39	347	
HAMPDEN COUNTY.													
Agawam,	2,248	6.52	1	12	13	57	101	171	7	22	—	29	
Blandford,	964	7.5	—	8	8	7	20	35	8	2	—	10	
Brimfield,	1,201	6.85	11	1	12	20	173	205	7	7	—	15	
Chester,	1,396	5.51	—	9	9	—	700	709	5	—	—	5	
Chicopee,	10,335	30.31	1	41	42	299	943	1,284	38	250	3	291	
Granville,	1,240	7.29	—	10	10	9	8	27	9	—	—	9	
Holland,	334	5.16	—	6	6	—	17	23	6	—	—	6	
Holyoke,	16,260	23.7	—	31	31	443	1,197	1,671	29	61	3	93	
Longmeadow,	1,467	6.	—	6	6	39	50	95	6	10	—	16	
Ludlow,	1,222	4.59	—	7	7	16	80	103	4	7	—	11	
Monson,	3,733	16.25	34	—	34	27	184	245	16	5	2	23	
Montgomery,	304	8.	—	9	9	8	—	12	9	8	—	12	
Palmer,	4,572	7.5	13	2	15	33	1,265	1,313	11	20	4	35	
Russell,	643	1.6	—	2	2	9	135	146	1	3	—	4	
Southwick,	1,114	8.5	—	9	9	13	98	120	9	8	—	17	
Springfield,	81,053	87.18	217	18	234	2,031	4,691	6,956	102	1,097	11	1,269	
Tolland,	452	2.	—	2	2	—	3*	5	2	—	—	2	
Wales,	1,020	7.	—	7	7	13	180	210	7	—	—	7	
Westfield,	8,431	18.49	10	6	22	177	1,642	1,841	20	121	—	141	

PAUPER ABSTRACT.

West Springfield,	3,739	5.51	1	6	7	45	465	517	7	24	3	34
Willbraham,	2,576	8.95	—	14	14	28	612	652	12	7	—	19
Total,	94,304	274.41	294	206	499	3,267	12,574	16,340	315	1,647	27	1,989
HAMPSHIRE COUNTY.												
Amherst,	3,937	9.53	11	3	14	42	215	271	12	24	4	40
Belchertown,	2,315	14.19	15	2	17	14	98	129	16	1	1	18
Chesterfield,	746	10.86	—	12	12	—	10	22	10	—	—	10
Cummington,	916	1.25	—	2	2	10	35*	47	1	—	—	1
Easthampton,	3,972	5.91	—	6	6	132	148	286	6	52	2	60
Enfield,	1,065	2.	1	1	2	1	45	48	2	1	—	3
Goshen,	349	3.9	—	10	10	8	31	44	6	—	—	6
Granby,	812	2.	—	2	2	13	20	35	2	—	—	15
Greenwich,	606	4.5	—	1	5	4	55	64	5	1	—	10
Hadley,	2,125	9.5	—	11	11	17	125	153	9	13	—	22
Hatfield,	1,600	4.19	—	6	6	33	512	551	3	21	—	24
Huntington,	1,095	3.1	—	4	4	52	282	338	3	18	—	21
Middlefield,	603	5.7	—	7	7	26	46	79	5	5	—	10
Northampton,	11,108	15.54	15	4	19	327	1,536	1,882	17	184	5	206
Pelham,	633	4.	—	4	4	8	—	7	4	1	—	5
Plainfield,	481	4.	—	5	5	1	8	14	5	—	—	5
Prescott,	493	5.81	6	2	8	7	10	25	5	—	—	5
South Hadley,	3,370	6.4	—	10	10	56	299	365	9	29	—	38
Southampton,	1,050	4.34	—	8	8	2	15	25	4	—	—	4
Ware,	4,142	13.65	13	2	15	38	266	319	13	—	—	13
Westhampton,	556	1.	—	1	1	11	3	15	1	6	—	7
Williamsburg,	2,029	12.82	—	18	18	17	161	196	9	—	—	9
Worthington,	818	3.18	—	4	4	2	22	28	3	—	—	3
Total,	44,821	147.37	65	125	190	811	3,942	4,943	150	369	16	535
MIDDLESEX COUNTY.												
Acton,	1,708	5.9	6	1	7	7	347	361	5	4	4	13
Arlington,	3,906	2.42	2	1	3	13	720	736	2	3	2	7
Ashby,	962	4.3	5	—	5	15	2	22	4	—	—	4
Ashland,	2,211	6.74	10	—	10	32	952	994	7	12	—	19

* Approximate.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1875.	FULL SUPPORT.				Partial Support.	Vagrants.	Grand Aggregate for the Year.	RECEIVING AID, MARCH 1, 1876.				
		General Average.	WHOLE NUMBER.						Full Support.	Partial Support.	Vagrants.	Total.	
			At the Alms-houses.	Out of the Almshouses.	Total.								
MIDDLESEX COUNTY—Con.													
Ayer,	1,872	7.66	—	9	9	28	724	761	6	11	5	22	22
Bedford,	940	6.17	10	10	10	11	154	175	5	—	—	5	5
Belmont,	1,937	—	—	—	—	3	25	28	—	3	—	—	3
Billerica,	1,881	13.38	16	2	18	5	443	466	16	—	2	18	18
Boxborough,	318	3.37	—	4	4	2	64	70	2	—	—	2	2
Burlington,	650	5.87	7	—	7	5	156	168	7	2	—	9	9
Cambridge,	47,838	161.	255	36	291	4,316	4,953	9,560	174	1,314	28	1,516	1,516
Carlisle,	548	5.01	5	1	6	—	223	229	5	—	3	8	8
Chelmsford,	2,372	9.76	9	3	12	12	470	494	10	3	1	14	14
Concord,	2,676	6.63	6	2	8	14	528	550	5	—	—	5	5
Dracut,	1,116	9.8	12	—	12	10	43	65	10	10	—	20	20
Dunstable,	452	1.03	—	2	2	2	56	60	1	—	—	1	1
Everett,	3,651	1.5	1	1	2	28	246	274	1	25	2	28	28
Framingham,	5,167	8.82	14	1	15	65	1,909	1,989	9	30	13	52	52
Groton,	1,908	8.41	13	—	13	36	126	175	9	7	—	16	16
Holliston,	3,399	11.3	9	4	13	36	192	241	8	13	2	23	23
Hopkinton,	4,503	20.64	22	4	26	241	304	571	22	100	2	124	124
Hudson,	3,493	7.85	14	1	15	30	281	326	9	1	1	11	11
Lexington,	2,505	14.11	22	3	25	20	351	396	11	6	3	20	20
Lincoln,	834	4.	—	4	4	5	186	195	4	2	—	6	6
Littleton,	950	3.	3	—	3	14	191	208	3	6	—	9	9
Lowell,	49,688	103.03	167	30	197	2,793	2,522	5,512	111	1,440	17	1,568	1,568
Malden,	10,843	25.8	49	4	53	491	2,022	2,566	33	302	16	351	351
Marlborough,	8,424	19.31	28	3	28	457	532	1,017	17	312	11	340	340
Maynard,	1,965	—	—	—	—	2	449	451	—	1	—	1	1

PAUPER ABSTRACT.

Medford, .	6,627	16.38	12	7	19	140	545	704	18	-	3	21
Melrose, .	3,990	8.25	-	12	12	84	256	352	11	79	3	93
Natick, .	7,419	6.81	15	1	16	142	3,962	4,120	12	114	18	144
Newton, .	16,105	24.28	24	10	34	385	2,324	2,743	28	196	7	231
North Reading, .	979	7.57	9	-	9	11	340	360	8	3	-	11
Pepperell, .	1,927	14.7	19	-	19	9	78	108	14	8	-	22
Reading, .	3,186	5.74	6	1	7	56	853	916	6	40	2	48
Sherborn, .	999	9.31	11	-	11	19	220	250	9	4	3	16
Shirley, .	1,352	1.94	-	3	3	9	169	181	1	9	-	10
Somerville, .	21,868	8.17	8	13	21	1,929	1,338	3,288	9	1,507	7	1,523
Stoneham, .	4,984	10.98	6	7	13	131	187	331	10	46	3	59
Stow, .	1,022	3.81	4	-	4	12	205	221	3	11	-	14
Sudbury, .	1,177	11.	14	-	14	12	339	365	11	8	1	20
Tewksbury, .	1,997	8.1	8	1	9	31	140	180	9	15	-	24
Townsend, .	2,196	6.	7	-	7	27	21	55	6	6	2	14
Tyngsborough, .	665	4.	4	-	4	7	82	93	4	3	1	8
Wakefield, .	5,349	20.15	29	5	34	129	530	693	21	53	4	78
Waltham, .	9,967	12.68	14	6	20	199	1,020	1,239	13	86	-	99
Watertown, .	5,099	13.25	22	3	25	37	660	722	15	1	2	18
Wayland, .	1,766	3.	3	-	3	-	165	168	3	-	2	5
Westford, .	1,933	13.61	18	3	21	18	622	661	17	5	9	31
Weston, .	1,282	4.65	5	-	5	9	238	252	3	7	1	11
Wilmington, .	879	8.25	14	1	14	2	492	508	9	2	-	11
Winchester, .	3,099	5.	1	4	5	17	234	256	5	7	-	12
Woburn, .	9,568	27.04	28	11	37	351	546	935	29	116	3	148
Total, .	284,102	729.98	965	203	1,164	12,457	34,737	48,358	770	5,933	183	6,886
NANTUCKET COUNTY.												
Nantucket, .	3,201	31.69	46	3	49	235	-	284	37	185*	-	222
NORFOLK COUNTY.												
Bellingham, .	1,247	4.13	8	2	10	14	286	310	6	3	-	9
Braintree, .	4,156	15.28	8	9	17	139	389	545	15	93	2	110
Brookline, .	6,675	3.61	-	6	6	298	651	855	5	168	-	173
Canton, .	4,192	13.08	16	3	18	41	1,703	1,762	16	20	12	48
Cohasset, .	2,197	13.5	10	8	18	62	185	265	16	84	-	50

* Secretary's estimate.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1876.	FULL SUPPORT.			Partial Support.	Vagrants.	Grand Aggregate for the Year.	RECEIVING AID, MARCH 1, 1876.					
		General Average.	WHOLE NUMBER.					Full Support.	Partial Support.	Vagrants.	Total.		
			At the Alms-houses.	Out of the Almshouses.									
NORFOLK COUNTY—Con.													
Dedham,	5,756	20.54	17	6	23	297	1,727	2,047	21	194	11	226	
Dover,	650	3.	-	3	3	10	30	43	3	9	-	12	
Foxborough,	3,168	10.13	14	1	15	78	439	532	11	78	2	91	
Franklin,	2,983	10.33	7	4	11	50	1,221	1,282	11	24	12	47	
Holbrook,	1,726	5.95	-	6	6	61	146	213	6	55	5	66	
Hyde Park,	6,316	5.43	-	7	7	166	903	1,076	4	114	3	121	
Medfield,	1,163	7.	6	1	7	2	544	553	7	1	11	19	
Medway,	4,242	16.1	18	6	24	98	343	465	19	47	2	68	
Milton,	2,738	9.76	5	7	12	30	2,180	2,222	11	30	22	63	
Needham,	4,548	10.77	10	6	16	67	1,188	1,271	11	-	1	12	
Norfolk,	920	6.16	-	9	9	15	364	388	9	5	2	16	
Norwood,	1,749	.36	2	-	2	36	998	1,036	-	36	8	44	
Quincy,	9,155	21.63	19	7	26	89	1,476	1,591	24	56	9	89	
Randolph,	4,064	16.67	26	8	33	50	922	1,005	20	36	7	63	
Sharon,	1,330	4.48	5	2	7	25	382	414	4	22	3	29	
Stoughton,	4,842	15.77	28	3	30	64	1,507	1,601	22	18	13	53	
Walpole,	2,290	6.42	3	5	8	43	1,517	1,568	7	15	9	31	
Weymouth,	9,819	25.92	23	11	34	206	1,003	1,243	29	125	1	155	
Wrentham,	2,395	16.81	20	4	24	52	364	440	15	33	4	52	
Total,	88,321	262.83	245	124	366	1,993	20,368	22,727	292	1,216	139	1,647	
PLYMOUTH COUNTY.													
Abington,	3,241	7.35	8	10	14	152	577	743	7	115	6	128	
Bridgewater,	3,969	9.39	13	1	14	24	892	430	10	18	3	31	

PAUPER ABSTRACT.

	1,578	26.65	30	19	49	210	873	1,132	30	80	9	119
Brockton,	1,127	3.85	3	2	5	13	209	227	3	9	3	15
Carver,	2,245	12.92	13	2	15	52	284	351	13	40	1	54
Duxbury,	2,808	9.99	9	1	10	10	87	107	9	10	6	25
East Bridgewater,	568	7.59	-	10	10	7	321	338	9	-	3	12
Halifax,	1,801	8.08	8	2	10	59	202	271	6	23	2	31
Hanover,	1,265	11.27	21	3	24	31	429	484	16	21	1	38
Hanson,	4,654	16.56	18	2	20	56	224	300	16	12	2	30
Hingham,	316	1.02	2	-	2	13	-	15	1	8	-	9
Hull,	1,569	4.23	4	2	6	18	415	439	4	18	3	25
Kingston,	1,061	4.72	-	8	8	5	162	175	3	-	2	5
Lakeville,	862	2.5	-	4	4	21	229	254	3	15	-	18
Marion,	1,817	8.24	13	-	13	39	335	387	9	16	1	26
Marshfield,	1,361	13.28	14	1	15	19	118	152	11	15	2	28
Mattapoisett,	5,023	23.75	42	5	47	113	557	717	26	66	-	92
Middleborough,	1,399	7.17	9	1	10	44	245	299	7	36	-	43
Pembroke,	6,370	27.09	26	7	33	203	513	749	29	170*	10	209
Plymouth,	755	4.25	5	-	5	15	275	295	5	14	3	22
Plympton,	1,001	8.28	8	4	12	8	221	241	8	8	3	19
Rochester,	4,203	5.82	2	9	9	190	581	780	5	99	2	106
Rockland,	2,463	3.	-	3	3	46	311	360	3	37	2	42
Scituate,	1,818	4.	-	4	4	14	254	272	4	10	4	18
South Abington,	2,456	9.41	12	2	14	19	333	366	10	11	6	27
South Scituate,	2,874	10.1	12	2	14	31	300	345	11	4	4	19
Wareham,	1,758	4.31	9	1	10	37	68	115	6	18	-	24
West Bridgewater,	69,362	253.82	281	105	380	1,449	8,515	10,344	264	873	78	1,215
Total,												
SUFFOLK COUNTY.												
Boston,	341,919	997.	1,211	490	1,692	18,339	1,952†	21,983	1,175	5,400	330	6,905
Chelsea,	20,737	14.93	-	18	18	1,251	1,490	2,759	17	960	7	984
Revere,	1,603	5.45	3	3	6	12	440	458	6	-	19	25
Winthrop,	627	1.17	-	2	2	2	-	4	1	2	-	3
Total,	364,886	1,018.55	1,214	513	1,718	19,604	3,882	25,204	1,199	6,362	356	7,917

* Secretary's estimate.

† Besides 60,803 at police stations.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Concluded.

TOWNS.	Population, 1875.	FULL SUPPORT.			Partial Support.	Vagrants.	Grand Aggregate for the Year.	RECEIVING AID, MARCH 1, 1876.				
		General Average.	WHOLE NUMBER.					Full Support.	Partial Support.	Vagrants.	Total.	
			At the Alms-houses.	Out of the Almshouses.								
WORCESTER COUNTY.												
Ashburnham, .	2,141	19.87	25	1	26	61	301	388	23	19	-	42
Athol, .	4,134	8.27	10	1	11	22	454	487	9	5	-	14
Auburn, .	1,233	6.64	-	7	7	7	270	284	6	4	1	11
Barre, .	2,460	14.3	14	1	15	41	110	166	14	13	-	27
Berlin, .	987	3.62	-	4	4	3	153	160	3	-	-	3
Blackstone, .	4,640	14.6	18	2	20	214	725	959	13	185	8	206
Bolton, .	987	8.25	9	-	9	1	112	122	9	1	3	13
Boylston, .	895	7.35	7	1	8	8	96	112	6	-	-	6
Brookfield, .	2,660	15.55	11	6	17	10	785	812	16	8	2	26
Charlton, .	1,852	5.08	6	-	6	23	466	495	5	10	-	15
Clinton, .	6,781	6.13	3	6	9	60	381	450	6	38	2	46
Dana, .	760	8.1	12	-	12	19	49	80	10	9	-	19
Douglas, .	2,202	10.16	8	4	12	9	598	619	10	2	3	15
Dudley, .	2,653	4.	5	-	5	9	120	134	5	9	3	17
Fitchburg, .	12,289	35.02	60	6	66	553	1,189	1,808	45	442	-	487
Gardner, .	3,730	10.94	20	5	24	78	420	522	15	35	-	50
Grafton, .	4,442	9.97	11	5	16	41	666	723	12	-	7	19
Hardwick, .	1,992	7.08	8	-	8	10	60	78	7	9	2	18
Harvard, .	1,304	17.66	20	-	20	19	118	157	19	9	-	28
Holden, .	2,180	7.62	12	-	12	17	156	185	8	3	-	11
Hubbardston, .	1,440	5.46	15	-	15	21	116	152	13	21	-	34
Lancaster, .	1,957	10.08	11	2	12	10	249	271	10	6	-	16
Leicester, .	2,770	11.6	13	2	17	24	887	928	15	9	7	31
Leominster, .	5,201	10.47	17	1	18	34	425	477	9	8	1	18
Lunenburg, .	1,153	7.75	7	1	8	8	79	95	8	-	-	8

PAUPER ABSTRACT.													
Mendon, .	1,176	7.25	-	13	21	97	131	10	8	-	18	.	.
Milford, .	9,818	47.46	55	64	471	289	824	57	350*	-	407	.	.
Millbury, .	4,529	8.39	10	12	49	651	712	7	22	1	30	.	.
New Braintree, .	606	2.95	1	4	11	45	60	3	1	-	4	.	.
Northborough, .	1,398	3.45	3	4	29	170	203	3	27	5	35	.	.
Northbridge, .	4,030	9.	8	9	94	257	360	9	32	2	43	.	.
North Brookfield, .	3,749	6.82	9	11	92	204	307	11	80	-	91	.	.
Oakham, .	873	5.1	-	6	11	54	71	6	11	-	17	.	.
Oxford, .	2,938	18.93	18	22	94	305	421	18	51	2	71	.	.
Paxton, .	600	5.	6	6	11	70	87	5	3	-	8	.	.
Petersham, .	1,203	7.25	9	9	22	36	67	6	8	-	14	.	.
Phillipston, .	666	2.75	-	3	7	10	20	1	6	-	7	.	.
Princeton, .	1,063	7.65	8	9	9	59	77	7	9	1	17	.	.
Royalston, .	1,260	7.08	-	12	2	169	183	8	-	4	12	.	.
Rutland, .	1,030	4.2	8	8	8	55	71	6	-	-	6	.	.
Shrewsbury, .	1,524	7.93	9	11	41	220	272	10	35*	3	48	.	.
Southborough, .	1,986	5.41	-	6	64	662	732	6	30	3	39	.	.
Southbridge, .	5,740	16.28	18	19	56	246	321	17	-	4	21	.	.
Spencer, .	5,451	10.83	17	19	72	687	778	16	4	2	22	.	.
Sterling, .	1,569	4.46	6	8	36	136	180	5	4	-	9	.	.
Sturbridge, .	2,213	5.9	8	8	56	420	484	6	24	6	36	.	.
Sutton, .	3,051	9.86	19	22	157	35	214	13	104	-	117	.	.
Templeton, .	2,764	11.1	11	15	35	314	364	13	13	2	28	.	.
Upton, .	2,125	9.04	9	10	19	114	143	9	2	1	12	.	.
Uxbridge, .	3,029	9.66	14	16	54	416	486	11	17	2	30	.	.
Warren, .	3,260	9.13	16	18	28	790	836	12	16	1	29	.	.
Webster, .	5,064	10.04	9	14	221	446	681	11	198	3	212	.	.
Westborough, .	5,141	8.6	9	10	24	730	764	10	24	2	36	.	.
West Boylston, .	2,902	13.69	-	18	167	308	493	17	64	-	81	.	.
West Brookfield, .	1,903	2.4	4	4	12	610	626	2	2	-	4	.	.
Westminster, .	1,712	8.12	7	9	52	175	236	7	9	-	16	.	.
Winchendon, .	3,762	5.48	8	8	16	215	239	5	1	-	6	.	.
Worcester, .	49,317	60.	106	122	2,518	3,950	6,590	82	1,249	20	1,351	.	.
Total, .	210,295	616.78	729	906	5,861	21,930	28,697	705	3,249	103	4,057	.	.

* Secretary's estimate.

APPENDIX TO SECRETARY'S REPORT.

TABLE II.—County Summary of Town Pauper Returns, 1876.

PART I.—COST OF SUPPORT AND RELIEF.

COUNTIES.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Reimbursements.	Net Cost of Pauper Support.
		At the Almshouses.	Out of the Almshouses.	Total.					
Barnstable,	32,144	\$15,744 44	\$3,638 64	\$19,383 08	\$21,745 80	\$1,764 75	\$42,893 63	\$810 89	\$42,082 74
Berkshire,	68,270	6,394 95	16,929 31	23,324 26	14,696 49	1,870 95	39,891 70	1,966 61	37,925 09
Bristol,	131,087	40,133 53	15,600 36	55,733 89	79,645 72	4,618 00	139,997 61	15,430 20	124,567 41
Dukes,	4,071	—	4,856 01	4,856 01	2,349 40	170 00	7,375 41	276 17	7,099 24
Essex,	223,342	69,732 34	36,008 93	105,741 27	96,986 48	11,983 61	214,711 36	23,629 12	191,082 24
Franklin,	33,696	7,502 02	13,353 07	20,855 09	8,961 08	1,215 34	31,031 51	980 17	30,051 34
Hampden,	94,304	14,844 20	24,712 37	39,556 57	41,196 25	6,006 66	86,759 48	8,011 01	78,748 47
Hampshire,	44,821	5,114 98	14,855 50	19,970 48	18,119 57	915 45	39,005 50	3,240 76	35,764 74
Middlesex,	284,102	82,163 96	32,114 64	114,278 60	107,556 52	11,855 21	233,690 33	15,840 92	217,849 41
Nantucket,	3,201	3,114 56	562 25	3,676 81	2,019 32	600 00	6,296 13	203 26	6,092 87
Norfolk,	88,321	24,938 50	16,980 78	41,919 28	40,798 85	3,695 29	86,413 42	6,133 06	80,280 36
Plymouth,	69,362	22,339 22	12,971 99	35,311 21	32,477 70	2,799 72	70,588 63	6,722 40	63,866 23
Suffolk,	364,886	69,234 36	100,569 07	169,803 43	113,342 56	24,511 23	307,657 22	34,753 01	272,904 21
Worcester,	210,295	57,148 40	22,898 48	80,046 88	53,020 89	10,474 88	143,542 65	10,845 92	132,696 73
Total,	1,651,902	\$418,405 46	\$316,051 40	\$734,456 86	\$632,916 63	\$82,481 09	\$1,449,854 58	\$128,843 50*	\$1,321,011 08

* Includes \$31,384.39 from State and \$97,459.11 from towns.

PAUPER ABSTRACT.

TABLE II.—County Summary of Town Pauper Returns, 1876.
PART II.—NUMBERS SUPPORTED AND RELIEVED.

COUNTIES.	FULL SUPPORT.				Partial Support.	Vagrants.	Grand Aggregate for the Year.	RECEIVING AID, MARCH 1, 1876.			
	General Average.	WHOLE NUMBER.						Full Support.	Partial Support.	Vagrants.	Total.
		At the Almshouses.	Out of the Almshouses.	Total.							
Barnstable,	144.83	148	29	174	944	898	2,016	153	722	11	886
Berkshire,	191.61	85	177	260	1,097	6,124	7,481	212	424	25	661
Bristol,	393.57	615	103	715	10,020	12,618	23,353	439	3,620	45	4,104
Dukes,	33.19	-	38	38	72	-	110	36	51	-	87
Essex,	723.14	882	225	1,097	7,755	15,661	24,513	804	4,324	59	5,187
Franklin,	154.91	85	111	193	423	7,687	8,303	157	151	39	347
Hampden,	274.41	294	206	499	3,267	12,574	16,340	315	1,647	27	1,989
Hampshire,	147.37	65	125	190	811	3,942	4,943	150	369	16	535
Middlesex,	729.98	965	203	1,164	12,457	34,737	48,358	770	5,933	183	6,886
Nantucket,	31.69	46	3	49	235	-	284	37	185	-	222
Norfolk,	262.83	245	124	366	1,993	20,368	22,727	292	1,216	139	1,647
Plymouth,	253.82	281	105	380	1,449	8,515	10,344	264	873	78	1,215
Suffolk,	1,018.55	1,214	513	1,718	19,604	3,882†	25,204	1,199	6,362	356	7,917
Worcester,	616.78	729	187	906	5,861	21,930	28,697	705	3,249	103	4,057
Total,	4,976.68	5,654	2,149*	7,749	65,988	148,936	222,673	5,533	29,126	1,081	35,740

* Includes 54 who were also supported part of the year in almshouses.

† Besides 60,803 "lodgers" at police stations in Boston.

APPENDIX TO SECRETARY'S REPORT.

TABLE II.—County Summary of Town Pauper Returns, 1876.
PART III.—AVERAGES, SEX, SETTLEMENT.

COUNTIES.	FULL SUPPORT AVERAGES FOR THE YEAR.					SEX OF PERSONS AIDED OR SUPPORTED.				SETTLEMENT OF PERSONS AIDED OR SUPPORTED.			
	ALL CLASSES.			INSANE PERSONS.		FULL SUPPORT.		PARTIAL SUPPORT.*		FULL SUPPORT.		PARTIAL SUPPORT.	
	Total.	Supported in Alms-houses.	Supported out of Alms-houses.	Supported in Hospitals.	Supported out of Hospitals.	Male.	Female.	Male.	Female.	In the Towns reporting.	Other Towns.	In the Towns reporting.	Other Towns.
Barnstable, .	144.83	120.33	24.50	13.29	17.73	82	92	419	525	172	1	831	74
Berkshire, .	191.61	59.83	131.78	22.38	12.86	146	114	578	519	242	6	535	234
Bristol, .	393.57	311.27	82.3	78.4	25.74	371	344	4,532	5,488	601	33	4,178	967
Dukes, .	33.19	-	33.19	3.83	3.	16	22	33	39	36	2	64	8
Essex, .	723.14	553.05	170.09	133.2	99.94	603	494	3,327	4,428	1,003	34	4,941	1,184
Franklin, .	154.91	66.8	88.11	22.11	13.66	101	92	201	222	189	2	275	68
Hampden, .	274.41	118.53	155.88	39.24	29.01	259	240	1,408	1,859	373	27	1,223	399
Hampshire, .	147.37	51.33	96.04	27.05	17.81	80	110	363	448	182	3	632	75
Middlesex, .	729.98	571.13	158.85	121.85	72.23	670	494	5,959	6,498	1,051	38	6,945	1,460
Nantucket, .	31.69	28.69	3.	3.	3.	25	24	71	164	48	1	170	65
Norfolk, .	262.83	164.75	98.08	72.27	19.06	207	159	890	1,103	345	17	1,386	288
Plymouth, .	253.82	179.23	74.59	39.23	27.53	205	175	661	788	353	18	1,107	281
Suffolk, .	1,018.55	626.45	392.1	390.1	76.	1,043	675	7,924	11,680	1,649	21	10,118	2,239
Worcester, .	616.78	479.78	137.	73.49	75.46	480	426	2,809	3,052	830	19	3,363	778
State, .	4,976.68	3,331.17	1,645.51	1,039.44	493.03	4,288	3,461	29,175	36,813	7,074	222	35,768	8,120
										453			22,100

* This classification contains a small proportion of estimates.

PAUPER ABSTRACT.

TABLE II.—County Summary of Town Pauper Returns, 1876.
PART IV.—LUNATICS, IDIOTS, CHILDREN.

COUNTIES.	INSANE PERSONS FULLY SUPPORTED BY TOWNS.							IDIOTS FULLY SUPPORTED.		CHILDREN UNDER SIXTEEN YEARS OF AGE.			REMAINING FOR FULL SUP- PORT, MARCH 31, 1876.		
	Male.	Female.	Total.	At the Hospitals.	In the Alms- houses.	In Private Fam- ilies.	Remaining Mch 31, 1876.	For the Year.	Remaining Mch 31, 1876.	Partially Sup- ported.	Fully Supported.	Beg's Full Sup- port, M'ch 31, '76.	In the Alms- houses.	Out of the Alms- houses.	Total.
Barnstable, .	13	24	37	17	20	1	34	25	23	384	20	15	118	27	145
Berkshire, .	28	20	48	34	4	12	30	29	27	430	44	27	55	147	202
Bristol, .	60	73	133	97	38	1	107	31	25	3,387	165	72	344	84	428
Dukes, .	5	3	8	4	-	4	8	4	4	31	1	1	-	36	36
Essex, .	139	148	287	169	121	7	240	34	27	2,169	173	87	613	174	787
Franklin, .	18	23	41	26	14	2	37	19	14	133	21	12	73	81	154
Hampden, .	39	52	91	53	23	17	75	24	19	1,321	128	76	139	172	311
Hampshire, .	19	33	52	29	14	9	41	19	17	384	8	6	57	90	147
Middlesex, .	117	120	237	156	83	2	204	57	54	4,919	239	118	595	147	742
Nantucket, .	2	4	6	3	3	-	6	3	3	54	1	1	34	3	37
Norfolk, .	59	49	108	89	21	1	89	34	26	710	53	38	181	112	293
Plymouth, .	52	31	83	49	32	6	70	22	19	597	67	33	177	84	261
Suffolk, .	250	265	515	511	8	-	426	2	1	9,589	245	199	713	424	1,137
Worcester, .	97	86	183	99	89	6	158	62	57	2,807	153	114	531	150	681
State, .	898	931	1,829	1,336*	470	68	1,525	365	316	26,915	1,318	799	3,630	1,731	5,361

* Includes 45 supported part of the year elsewhere; viz., 38 in almshouses, and 7 in private families.

APPENDIX TO SECRETARY'S REPORT.

TABLE III.—General Statistics of Town Paupers.

YEARS—1862-1876.	FULL SUPPORT.			Average Number fully supported in Alms-houses.	Expense in Alms-houses as reported.	Average weekly cost in Alms-houses.	Idiotic poor supported or relieved.	Insane poor supported or relieved.	Whole Number partially supported or relieved.	Aggregate of all classes supported or relieved.*	Total expenses of support and relief.
	Total.	Out of the Alms-houses.	In the Alms-houses.								
Ending Sept. 30, 1862, .	6,873	1,482	5,391	3,377	\$235,309 36	\$1 34	314	856	38,247	49,991	\$362,601 45
30, 1863, .	6,302	1,426	4,886	3,233	225,903 60	1 39	275	811	33,781	43,020	610,862 00
30, 1864, .	5,000	1,075	3,925	2,866	253,682 25	1 70	360	833	21,000†	36,000†	546,847 15
30, 1865, .	5,316	1,162	4,154	2,896	259,751 57	1 73	379	925	27,136	44,488	610,728 73
30, 1866, .	5,715	1,160	4,555	2,984	306,899 37	1 98	380	974	24,335	52,628	746,159 68
30, 1867, .	5,862	1,236	4,626	2,960	331,708 30	2 15	436	1,124	26,014	57,497	758,360 46
30, 1868, .	5,706	1,187	4,519	3,010	370,381 25	2 37	469	1,207	28,461	66,404	832,501 65
30, 1869, .	5,633	1,221	4,412	3,004	351,300 84	2 27	418	1,268	23,529	57,187	837,018 40
30, 1870, .	5,533	1,329	4,204	2,753	364,613 32	2 55	427	1,320	23,874	64,870	854,609 56
30, 1871, .	5,523	1,438	4,085	2,680	374,685 92	2 64	397	1,404	23,775	65,209	894,529 07
30, 1872, .	5,311	1,472	3,839	2,590	373,249 43	2 77	342	1,263	23,755	62,296	906,819 40
30, 1873, .	5,768	1,603	4,165	2,579	371,189 90	2 77	308	1,411	27,070	78,491	980,404 16
30, 1874, .	6,056	1,704†	4,376	2,715	369,059 60	2 63	348	1,492	35,074	140,213	1,137,060 91
March 31, 1875, .	6,646	1,806†	4,875	2,879	420,056 63	2 81	343	1,566	56,591	200,545	1,172,416 43
31, 1876, .	7,749	2,149†	5,654	3,331	418,405 46	2 41	365	1,829	65,988	222,673	1,321,011 08

* These figures, since 1866, exclude the "lodgers" at the Boston station-houses.

† Of these, 24 in 1874, 35 in 1875, and 64 in 1876, also appear in the almshouses.

† Estimated.

TABLE IV.—*Vagrants or Travellers Relieved by the Cities and Towns of the Commonwealth during the year ending March 31, 1876.*

TOWNS.	NUMBERS AT CERTAIN DATES.					YEAR ENDING MARCH 31, 1876.	
	Dec. 25, 1875.	Jan. 14, 1876.	Feb. 5, 1876.	Mar. 1, 1876.	Mar. 15, 1876.	Whole No. of Vagrants.	Report'd Cost.
BARNSTABLE COUNTY.							
Barnstable,	1	—	—	—	—	107	\$35 00
Brewster,	—	2	1	2	4	63	40 00
Chatham,	3	1	4	—	—	14	20 00
Dennis,	—	1	2	—	—	34	34 00
Eastham,	—	—	—	—	—	15	15 25
Falmouth,	—	1	3	—	—	76	50 00
Harwich,	—	—	—	1	—	61	77 00
Mashpee,	—	—	—	—	—	2	20 00
Orleans,	—	—	1	—	—	36	31 00
Provincetown,	—	—	—	—	—	47	43 50
Sandwich,	—	1	7	—	3	200	169 35
Truro,	—	—	1	—	—	17	12 50
Wellfleet,	2	3	2	4	1	74	50 20
Yarmouth,	—	1	2	4	—	146	115 85
Total,	6	10	23	11	8	898	\$738 65
BERKSHIRE COUNTY.							
Adams,	8	7	10	—	—	537	\$38 46
Alford,	—	—	—	—	—	—	2 25
Berket,	2	3	2	—	6	305	70 70
Cheshire,	2	6	4	4	6	535	423 23
Clarksburg,	—	—	—	—	—	1	17 80
Dalton,	2	1	1	—	—	377	208 25
Exremont,	—	—	—	—	—	40	44 50
Florida,	4	2	2	—	—	20	15 00
Great Barrington,	—	2	3	1	4	324	92 10
Hancock,	2	1	—	—	—	23	23 00
Hinsdale,	—	3	—	—	—	385	99 95
Lanesborough,	2	1	1	—	3	42	37 35
Lee,	—	1	—	2	2	229	171 75
Lenox,	5	4	—	—	2	235	146 30
Monterey,	—	—	—	—	—	7	22 43
Mount Washington,	—	—	—	—	—	—	—
New Ashford,	—	—	—	—	—	—	—
New Marlborough,	2	1	4	—	—	19	19 00
Otis,	—	—	—	—	—	15	7 50
Peru,	—	—	—	—	—	12	8 75
Pittsfield,	1	3	5	7	9	1,488	225 00
Richmond,	4	2	3	4	1	395	193 42
Sandisfield,	—	—	—	—	—	6	3 75
Savoy,	—	—	—	—	5	32	16 00
Sheffield,	—	3	2	4	—	309	68 78
Stockbridge,	5	5	—	3	1	370	168 10
Tyringham,	—	—	—	—	—	2	—
Washington,	—	—	—	—	—	56	33 80
West Stockbridge,	—	—	—	—	—	161	70 00
Williamstown,	1	—	—	—	1	189	67 14
Windsor,	—	—	—	—	—	8	6 00
Total,	40	43	37	25	39	6,124	\$2,352 40

APPENDIX TO SECRETARY'S REPORT.

Vagrants or Travellers Relieved—Continued.

TOWNS.	NUMBERS AT CERTAIN DATES.					YEAR ENDING MARCH 31, 1876.	
	Dec. 25, 1875.	Jan. 14, 1876.	Feb. 5, 1876.	Mar. 1, 1876.	Mar. 18, 1876.	Whole No. of Vagrants.	Report'd Cost.
BRISTOL COUNTY.							
Acushnet,	2	—	—	—	—	89	\$66 75
Attleborough,	3	12	7	9	12	1,704	685 34
Berkley,	—	—	—	—	—	24	10 00
Dartmouth,	—	—	2	—	—	147	75 00
Dighton,	—	—	—	1	—	170	133 00
Easton,	1	—	2	2	—	495	124 00
Fairhaven,	2	1	3	3	—	277	69 35
Fall River,	9	10	5	8	9	3,248	310 00
Freetown,	2	1	1	2	7	448	204 40
Mansfield,	3	3	3	2	—	880	220 00
New Bedford,	1	9	8	5	3	1,809	78 66
Norton,	3	4	6	2	4	280	140 00
Raynham,	—	—	—	—	1	190	100 00
Rehoboth,	—	3	—	—	—	260	104 00
Seekonk,	—	1	9	2	—	111	83 25
Somerset,	—	3	—	—	—	312	156 00
Swansea,	1	—	3	4	8	286	143 00
Taunton,	1	4	3	5	5	1,838	88 98
Westport,	—	—	—	—	—	50	50 00
Total,	28	51	52	45	49	12,618	\$2,841 73
DUKES COUNTY.							
Chilmark,	—	—	—	—	—	—	—
Edgartown,	—	—	—	—	—	—	—
Gay Head,	—	—	—	—	—	—	—
Gosnold,	—	—	—	—	—	—	—
Tisbury,	—	—	—	—	—	—	—
Total,	—	—	—	—	—	—	—
ESSEX COUNTY.							
Amesbury,	6	1	3	—	2	298	\$180 70
Andover,	2	1	—	—	—	838	317 00
Beverly,	5	5	3	2	4	1,220	349 44
Boxford,	—	5	1	—	—	175	132 00
Bradford,	—	—	—	—	—	44	50 00
Danvers,	—	—	—	2	5	568	468 00
Essex,	1	—	2	3	5	131	66 13
Georgetown,	—	2	—	—	—	183	150 00
Gloucester,	—	—	2	4	5	604	157 00
Groveland,	—	—	—	—	2	163	50 00
Hamilton,	3	2	3	2	1	230	199 00
Haverhill,	2	4	3	—	—	673	367 00
Ipswich,	2	1	—	2	—	285	97 45
Lawrence,	10	11	4	2	6	1,640	418 50
Lynn,	14	3	14	13	13	2,687	340 87
Lynnfield,	—	—	—	—	—	68	37 75
Manchester,	2	—	1	1	2	151	91 73
Marblehead,	5	—	2	5	7	409	324 00
Methuen,	—	3	1	—	2	368	70 14
Middleton,	—	2	1	—	2	412	206 00
Nahant,	—	—	—	—	—	—	—
Newbury,	3	2	—	—	1	101	92 70

NUMBER AND EXPENSE OF TRAMPS.

Vagrants or Travellers Relieved—Continued.

TOWNS.	NUMBERS AT CERTAIN DATES.					YEAR ENDING MARCH 31, 1876.	
	Dec. 25, 1875.	Jan. 14, 1876.	Feb. 5, 1876.	Mar. 1, 1876.	Mar. 18, 1876.	Whole No. of Vagrants.	Report'd Cost.
ESSEX COUNTY—Con.							
Newburyport,	—	—	2	2	1	772	\$193 00
North Andover,	4	6	—	—	—	476	381 00
Peabody,	2	8	5	8	7	548	200 00
Rockport,	—	—	—	—	—	65	67 60
Rowley,	1	—	—	—	—	284	145 00
Salem,	4	6	1	7	2	1,357	339 25
Salisbury,	—	—	—	2	4	45	45 00
Saugus,	2	6	—	4	5	401	341 50
Swampscott,	—	—	—	—	—	2	2 30
Topsfield,	5	3	8	—	2	210	157 50
Wenham,	—	1	3	—	1	213	47 00
West Newbury,	—	—	—	—	—	40	20 00
Total,	73	72	59	59	79	15,661	\$6,104 56
FRANKLIN COUNTY.							
Ashfield,	2	1	—	—	—	35	\$18 12
Bernardston,	4	3	5	1	—	140	47 70
Buckland,	3	1	1	2	1	386	96 50
Charlemont,	7	4	—	—	—	547	190 40
Colrain,	—	—	—	—	—	18	21 97
Conway,	—	2	1	—	—	600	523 58
Deerfield,	6	3	5	6	1	156	108 54
Erving,	2	—	—	2	—	212	65 00
Gill,	—	—	—	—	—	6	6 00
Greenfield,	5	3	10	12	12	2,489	583 51
Hawley,	—	—	—	—	—	—	6 00
Heath,	—	—	—	1	2	6	—
Leverett,	—	—	—	—	—	20	10 00
Leyden,	—	—	—	—	—	2	1 50
Monroe,	—	—	—	—	—	—	—
Montague,	4	2	5	6	8	933	337 75
New Salem,	—	—	—	—	—	24	8 00
Northfield,	2	—	4	3	1	308	245 00
Orange,	—	2	7	2	—	439	214 00
Rowe,	—	—	—	—	—	—	—
Shelburne,	6	5	4	4	2	700	175 00
Shutesbury,	—	—	—	—	—	7	7 00
Sunderland,	—	—	—	—	—	47	35 25
Warwick,	3	—	—	—	—	11	—
Wendell,	—	—	—	—	—	27	13 50
Whately,	2	—	7	—	—	574	254 62
Total,	46	26	49	39	27	7,687	\$2,968 94
HAMPDEN COUNTY.							
Agawam,	—	4	—	—	—	101	\$25 00
Blandford,	—	1	1	—	—	20	20 00
Brimfield,	2	—	1	1	—	173	70 48
Chester,	3	—	—	—	5	700	120 53
Chicopee,	5	4	4	3	5	943	45 00
Granville,	—	—	—	—	—	8	6 50
Holland,	—	—	3	—	—	17	8 50
Holyoke,	3	7	9	3	5	1,197	384 18

APPENDIX TO SECRETARY'S REPORT.

Vagrants or Travellers Relieved—Continued.

TOWNS.	NUMBERS AT CERTAIN DATES.					YEAR ENDING MARCH 31, 1876.	
	Dec. 25, 1875.	Jan. 14, 1876.	Feb. 5, 1876.	Mar. 1, 1876.	Mar. 18, 1876.	Whole No. of Vagrants.	Report'd Cost.
HAMPDEN COUNTY—Con.							
Longmeadow,	-	-	1	-	-	50	\$40 15
Ludlow,	-	-	-	-	1	80	68 25
Monson,	8	1	2	2	1	184	47 97
Montgomery,	-	-	-	-	-	-	-
Palmer,	2	4	1	4	8	1,265	259 98
Russell,	2	-	-	-	4	135	67 53
Southwick,	-	-	-	-	-	98	98 00
Springfield,	9	4	12	11	36	4,691	150 00
Tolland,	1	-	-	-	-	3	-
Wales,	5	1	1	-	-	190	125 00
Westfield,	15	11	13	-	9	1,642	417 63
West Springfield,	3	-	2	3	-	465	207 45
Wilbraham,	6	2	2	-	2	612	339 50
Total,	59	39	52	27	76	12,574	\$2,501 65
HAMPSHIRE COUNTY.							
Amherst,	2	4	1	4	3	215	\$74 34
Belchertown,	-	-	-	1	2	98	32 34
Chesterfield,	1	-	-	-	-	10	10 00
Cummington,	-	1	-	-	-	35	29 95
Easthampton,	-	-	-	2	-	148	50 87
Enfield,	-	-	-	-	-	45	23 60
Goshen,	-	1	-	-	-	31	15 50
Granby,	-	-	-	-	-	20	15 00
Greenwich,	-	-	-	4	-	55	27 60
Hadley,	-	-	-	-	-	125	119 25
Hatfield,	-	1	-	-	4	512	266 00
Huntington,	-	-	1	-	1	282	70 50
Middlefield,	-	-	-	-	-	46	33 25
Northampton,	5	10	3	5	5	1,536	452 15
Pelham,	-	-	-	-	-	-	-
Plainfield,	-	-	-	-	-	8	7 00
Prescott,	-	-	-	-	-	10	3 70
South Hadley,	2	4	-	-	-	299	90 00
Southampton,	-	-	-	-	-	15	18 95
Ware,	4	1	1	-	3	266	92 21
Westhampton,	-	-	-	-	-	3	3 00
Williamsburg,	-	2	-	-	-	161	118 60
Worthington,	-	-	-	-	-	22	22 00
Total,	14	24	6	16	18	3,942	\$1,575 71
MIDDLESEX COUNTY.							
Acton,	-	6	2	4	2	347	\$173 50
Arlington,	-	1	7	2	18	720	720 00
Ashby,	-	-	-	-	-	2	2 00
Ashland,	2	6	2	-	-	952	249 69
Ayer,	1	2	5	5	6	724	317 95
Bedford,	1	1	2	-	-	154	50 00
Belmont,	-	2	-	-	-	25	20 00
Billerica,	2	2	1	2	1	443	132 90
Boxborough,	-	-	-	-	-	64	64 00
Burlington,	-	-	-	-	-	156	67 20

NUMBER AND EXPENSE OF TRAMPS.

Vagrants or Travellers Relieved—Continued.

TOWNS.	NUMBERS AT CERTAIN DATES.					YEAR ENDING MARCH 31, 1876.	
	Dec. 25, 1875.	Jan. 14, 1876.	Feb. 5, 1876.	Mar. 1, 1876.	Mar. 18, 1876.	Whole No. of Vagrants.	Report'd Cost.
MIDDLESEX COUNTY—Con.							
Cambridge,	15	10	18	28	29	4,953	\$883 25
Carlisle,	—	4	3	3	—	223	75 00
Chelmsford,	1	—	3	1	9	470	360 75
Concord,	3	4	—	—	3	528	52 80
Dracut,	—	—	—	—	—	43	10 50
Dunstable,	—	—	1	—	—	56	42 00
Everett,	—	1	2	2	—	246	31 00
Framingham,	5	2	—	13	4	1,909	241 42
Groton,	—	2	—	—	—	126	63 00
Holliston,	1	2	—	2	4	192	74 81
Hopkinton,	—	1	1	2	—	304	69 25
Hudson,	1	1	—	1	—	281	36 70
Lexington,	2	2	4	3	1	351	107 70
Lincoln,	—	—	—	—	—	186	150 00
Littleton,	1	—	1	—	—	191	103 75
Lowell,	17	16	6	17	14	2,522	359 50
Malden,	6	15	13	16	21	2,022	1,011 00
Marlborough,	5	3	6	11	15	532	64 38
Maynard,	—	—	—	—	1	449	225 00
Medford,	1	2	1	3	4	545	117 00
Melrose,	4	3	—	3	—	256	52 60
Natick,	4	13	9	18	21	3,962	651 55
Newton,	8	1	7	7	10	2,324	500 00
North Reading,	—	—	—	—	—	340	204 00
Pepperell,	—	5	5	—	—	78	60 40
Reading,	—	5	—	2	8	853	426 50
Sherborn,	—	2	—	3	2	220	70 00
Shirley,	—	1	—	—	—	169	92 52
Somerville,	6	10	3	7	6	1,338	101 79
Stoneham,	—	4	1	3	—	187	33 09
Stow,	1	3	2	—	—	205	67 65
Sudbury,	2	2	2	1	5	339	169 50
Tewksbury,	—	—	1	—	—	140	45 00
Townsend,	—	—	—	2	—	21	10 50
Tyngsborough,	—	1	1	1	1	82	41 00
Wakefield,	—	4	—	4	3	530	265 00
Waltham,	6	9	—	—	—	1,020	32 25
Watertown,	4	1	2	2	1	660	72 08
Wayland,	—	—	—	2	4	165	85 45
Westford,	2	—	2	9	9	622	130 00
Weston,	—	1	—	1	—	238	59 50
Wilmington,	2	2	—	—	2	492	73 80
Winchester,	2	—	1	—	—	234	50 88
Woburn,	5	2	1	3	3	546	136 50
Total,	110	154	115	183	207	34,737	\$9,287 61
NANTUCKET COUNTY.							
Nantucket,	—	—	—	—	—	—	—
NORFOLK COUNTY.							
Bellingham,	2	—	—	—	—	286	\$86 75
Braintree,	—	3	—	2	3	389	196 94
Brookline,	—	—	—	—	—	551	55 10

APPENDIX TO SECRETARY'S REPORT.

Vagrants or Travellers Relieved—Continued.

TOWNS.	NUMBERS AT CERTAIN DATES.					YEAR ENDING MARCH 31, 1876.	
	Dec. 25, 1875.	Jan. 14, 1876.	Feb. 5, 1876.	Mar. 1, 1876.	Mar. 18, 1876.	Whole No. of Vagrants.	Report'd Cost.
NORFOLK COUNTY—Con.							
Canton,	4	13	15	12	13	1,703	\$596 05
Cohasset,	—	1	—	—	—	185	157 00
Dedham,	10	8	4	11	12	1,727	623 11
Dover,	—	—	3	—	1	30	15 00
Foxborough,	—	1	1	2	6	439	21 69
Franklin,	1	—	1	12	7	1,221	360 46
Holbrook,	—	2	1	5	2	146	91 13
Hyde Park,	5	4	4	3	6	903	100 00
Medfield,	—	1	—	11	6	544	150 00
Medway,	—	—	—	2	3	343	250 95
Milton,	10	6	13	22	16	2,180	436 00
Needham,	4	1	3	1	7	1,188	392 04
Norfolk,	—	2	—	2	1	364	348 00
Norwood,	—	10	2	8	13	998	679 50
Quincy,	9	2	8	9	6	1,476	250 00
Randolph,	10	8	11	7	6	922	364 45
Sharon,	1	2	—	3	5	382	156 00
Stoughton,	6	9	12	13	15	1,507	504 52
Walpole,	11	7	17	9	7	1,517	227 55
Weymouth,	3	6	26	1	4	1,003	351 05
Wrentham,	—	—	—	4	2	364	135 20
Total,	76	86	121	139	141	20,368	\$6,548 49
PLYMOUTH COUNTY.							
Abington,	4	10	6	6	4	577	\$461 24
Bridgewater,	8	3	5	3	—	392	117 42
Brockton,	2	1	9	9	8	873	290 00
Carver,	—	2	2	3	—	209	104 50
Duxbury,	2	1	4	1	3	284	89 10
East Bridgewater,	—	—	—	6	—	87	25 00
Halifax,	—	—	3	3	1	321	185 00
Hanover,	—	—	2	2	—	202	68 00
Hanson,	8	—	15	1	5	429	125 00
Hingham,	—	—	—	2	1	224	98 00
Hull,	—	—	—	—	—	—	—
Kingston,	2	1	9	3	3	415	207 50
Lakeville,	1	2	1	2	6	162	86 25
Marion,	2	4	9	—	3	229	206 75
Marshfield,	—	—	2	1	4	335	167 50
Mattapoisett,	2	1	1	2	2	118	64 00
Middleborough,	3	3	2	—	1	557	93 00
Pembroke,	—	—	4	—	4	245	54 00
Plymouth,	—	7	3	10	2	513	256 50
Plympton,	2	—	1	3	3	275	82 50
Rochester,	—	2	5	3	5	221	165 75
Rockland,	6	4	7	2	—	581	395 75
Scituate,	—	—	3	2	2	311	555 65
South Abington,	3	—	2	4	4	254	151 25
South Scituate,	4	2	5	6	2	333	100 00
Wareham,	2	3	1	4	5	300	150 00
West Bridgewater,	2	2	4	—	—	68	51 00
Total,	53	48	105	78	68	8,515	\$4,350 65

Vagrants or Travellers Relieved—Continued.

TOWNS.	NUMBERS AT CERTAIN DATES.					YEAR ENDING MARCH 31, 1876.	
	Dec. 25, 1875.	Jan. 14, 1876.	Feb. 5, 1876.	Mar. 1, 1876.	Mar. 18, 1876.	Whole No. of Vagrants.	Report'd Cost.
SUFFOLK COUNTY.							
Boston,*	259	303	247	330	275	1,952	\$9,138 81
Chelsea,	4	1	5	7	4	1,490	125 00
Revere,	5	9	7	19	14	440	308 00
Winthrop,	-	-	-	-	-	-	-
Total,	268	313	259	356	293	3,882	\$9,571 81
WORCESTER COUNTY.							
Ashburnham,	3	2	-	-	-	301	\$75 25
Athol,	7	2	4	-	-	454	170 62
Auburn,	2	1	1	1	3	270	183 25
Barre,	-	-	-	-	-	110	22 50
Berlin,	-	-	-	-	1	153	79 27
Blackstone,	3	2	5	8	1	725	202 15
Bolton,	4	-	-	3	-	112	56 00
Boylston,	-	1	-	-	2	96	30 00
Brookfield,	3	3	4	2	2	785	149 93
Charlton,	4	-	6	-	-	466	199 30
Clinton,	-	4	3	2	7	381	190 50
Dana,	-	-	-	-	-	49	40 00
Douglas,	-	7	1	3	5	598	227 50
Dudley,	-	-	4	3	1	120	60 00
Fitchburg,	2	2	2	-	-	1,189	237 80
Gardner,	-	-	4	-	4	420	113 48
Grafton,	4	2	2	7	11	666	84 55
Hardwick,	-	-	1	2	-	60	20 65
Harvard,	1	-	2	-	1	118	59 00
Holden,	2	1	-	-	1	156	51 91
Hubbardston,	2	-	1	-	-	116	29 00
Lancaster,	-	-	1	-	1	249	75 00
Leicester,	6	5	5	7	11	887	88 25
Leominster,	2	-	4	1	5	425	26 25
Lunenburg,	2	-	4	-	-	79	39 50
Mendon,	2	-	-	-	-	97	48 50
Milford,	-	-	-	-	3	289	28 90
Millbury,	2	4	5	1	4	651	269 80
New Braintree,	-	-	-	-	1	45	22 50
Northborough,	-	-	-	5	7	170	114 66
Northbridge,	-	1	2	2	3	257	128 00
North Brookfield,	-	2	-	-	-	204	85 31
Oakham,	-	-	-	-	-	54	40 50
Oxford,	-	2	3	2	2	305	61 00
Paxton,	-	-	3	-	-	70	30 52
Petersham,	-	-	-	-	-	36	20 00
Phillipston,	-	-	-	-	-	10	10 00
Princeton,	-	5	-	1	1	59	30 17
Royalston,	-	4	1	4	-	169	84 25
Rutland,	-	-	2	-	-	55	33 00
Shrewsbury,	-	-	-	3	1	220	99 00
Southborough,	3	2	2	3	3	662	260 78

* The expense of 60,803 lodgers at police stations in Boston cannot be given, nor do they appear in the whole number for the year, though they are included in the reported numbers at certain dates.

APPENDIX TO SECRETARY'S REPORT.

Vagrants or Travellers Relieved—Concluded.

T O W N S .	NUMBERS AT CERTAIN DATES.					YEAR ENDING MARCH 31, 1876.	
	Dec. 25, 1875.	Jan. 14, 1876.	Feb. 5, 1876.	Mar. 1, 1876.	Mar. 18, 1876.	Whole No. of Vagrants.	Report'd Cost.
WORCESTER COUNTY—Con.							
Southbridge,	4	5	3	4	—	246	\$115 00
Spencer,	9	2	3	2	8	687	198 77
Sterling,	—	—	—	—	2	136	—
Sturbridge,	—	—	4	6	—	420	35 94
Sutton,	—	—	—	—	—	35	16 00
Templeton,	—	—	3	2	1	314	87 18
Upton,	—	—	2	1	—	114	31 17
Uxbridge,	—	—	3	2	6	416	17 75
Warren,	2	1	4	1	2	790	200 00
Webster,	2	9	1	3	—	446	223 00
Westborough,	—	3	1	2	2	730	323 40
West Boylston,	1	—	—	—	—	308	79 25
West Brookfield,	4	2	1	—	8	610	152 50
Westminster,	—	4	—	—	—	175	66 00
Winchendon,	—	—	—	—	—	215	167 95
Worcester,	16	11	5	20	18	3,950	152 00
Total,	92	89	102	103	129	21,930	\$5,744 46

Summary by Counties.

Barnstable,	6	10	23	11	8	898	\$738 65
Berkshire,	40	45	37	25	39	6,124	2,352 40
Bristol,	28	51	52	45	49	12,618	2,841 73
Dukes,	—	—	—	—	—	—	—
Essex,	73	72	59	59	79	15,661	6,104 56
Franklin,	46	26	49	39	27	7,687	2,968 94
Hampden,	59	39	62	27	76	12,574	2,501 65
Hampshire,	14	24	6	16	18	3,942	1,575 71
Middlesex,	110	154	115	183	207	34,737	9,287 61
Nantucket,	—	—	—	—	—	—	—
Norfolk,	76	86	121	139	141	20,368	6,548 49
Plymouth,	53	48	105	78	68	8,515	4,350 66
Suffolk,†	268	313	259	356	293	3,882	9,571 81
Worcester,	92	89	102	103	129	21,930	5,744 46
Total,	865	957	980	1,081	1,134	148,936	\$4,586 67

* Overseers report that labor offsets the expense.

† See note on preceding page.

ALMSHOUSE CHILDREN.

ALMSHOUSE CHILDREN.

TABLE V.—Statistics of Children in the Almshouses of Massachusetts,
March 31, 1876.

[Secretary's Report, pages 95-100.]

TOWNS.	WHOLE NUMBER OF CHILDREN.			NUMBER SIX YEARS OLD AND OVER WHO HAVE BEEN INMATES NOT LESS THAN TWO YEARS.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
BARNSTABLE COUNTY.						
Barnstable,	1	4	5	—	4	4
Dennis,	2	3	5	—	—	—
Falmouth,	1	2	3	1	1	2
Provincetown,	2	—	2	1	—	1
Wellfleet,	1	1	2	1	1	2
Total,	7	10	17	3	6	9
BERKSHIRE COUNTY.						
Adams,	4	9	13	3	6	9
Pittsfield,	3	—	3	—	—	—
Total,	7	9	16	3	6	9
BRISTOL COUNTY.						
Dartmouth,	1	1	2	—	1	1
Easton,	3	6	9	—	—	—
Fall River,	17	21	38	3	1	4
Freetown,	2	—	2	2	—	2
Manseld,	2	—	2	1	—	1
New Bedford,	3	1	4	1	—	1
Norton,	1	—	1	—	—	—
Rehoboth,	1	1	2	1	1	2
Somerset,	1	—	1	1	—	1
Taunton,	8	4	12	4	1	5
Westport,	4	1	5	2	1	3
Total,	43	35	78	15	5	20
ESSEX COUNTY.						
Amesbury,	3	2	5	—	—	—
Andover,	3	1	4	3	1	4
Beverly,	7	1	8	1	—	1
Essex,	1	—	1	1	—	1
Gloucester,	5	6	11	—	1	1
Haverhill,	3	4	7	1	4	5
Ipswich,	—	1	1	—	—	—
Lawrence,	2	2	4	1	—	1
Lynn,	8	8	16	2	2	4
Marblehead,	2	2	4	—	1	1
Methuen,	2	4	6	—	—	—
Newburyport,	3	1	4	1	—	1
Peabody,	3	5	8	—	2	2
Rockport,	2	—	2	—	—	—
Salem,	10	8	18	1	2	3
Saugus,	—	1	1	—	—	—
Total,	54	46	100	11	13	24

APPENDIX TO SECRETARY'S REPORT.

TABLE V.—*Statistics of Children in the Almshouses—Continued.*

TOWNS.	WHOLE NUMBER OF CHILDREN.			NUMBER SIX YEARS OLD AND OVER WHO HAVE BEEN INMATES NOT LESS THAN TWO YEARS.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
FRANKLIN COUNTY.						
Greenfield,	-	3	3	-	3	3
Leverett,	1	1	2	-	-	-
New Salem,	2	-	2	-	-	-
Orange,	1	-	1	-	-	-
Shutesbury,	1	-	1	1	-	1
Total,	5	4	9	1	3	4
HAMPDEN COUNTY.						
Monson,	2	-	2	1	-	1
Palmer,	1	3	4	-	-	-
Springfield,	25	19	44	2	-	2
Total,	28	22	50	3	-	3
HAMPSHIRE COUNTY.						
Belchertown,	1	1	2	-	1	1
Northampton,	-	1	1	-	-	-
Total,	1	2	3	-	1	1
MIDDLESEX COUNTY.						
Billerica,	-	3	3	-	-	-
Burlington,	2	-	2	-	-	-
Cambridge,	36	15	51	7	4	11
Holliston,	1	-	1	1	-	1
Hopkinton,	3	4	7	2	3	5
Lexington,	2	1	3	-	-	-
Lowell,	10	4	14	3	-	3
Malden,	2	7	9	1	2	3
Marlborough,	1	2	3	-	1	1
Natick,	1	-	1	-	-	-
Newton,	3	4	7	1	-	1
North Reading,	-	1	1	-	-	-
Pepperell,	1	1	2	-	-	-
Sherborn,	2	-	2	-	-	-
Somerville,	1	-	1	1	-	1
Stow,	1	-	1	1	-	1
Sudbury,	1	1	2	-	-	-
Wakefield,	3	4	7	3	3	6
Watertown,	1	-	1	-	-	-
Westford,	3	1	4	-	-	-
Wilmington,	-	1	1	-	-	-
Woburn,	2	-	2	-	-	-
Total,	76	49	125	20	13	33
NANTUCKET COUNTY.						
Nantucket,	1	-	1	1	-	1
NORFOLK COUNTY.						
Bellingham,	-	3	3	-	-	-
Canton,	2	-	2	1	-	1
Cohasset,	1	2	3	-	-	-
Dedham,	3	1	4	3	1	4

ALMSHOUSE CHILDREN.

TABLE V.—*Statistics of Children in the Almshouses—Concluded.*

TOWNS.	WHOLE NUMBER OF CHILDREN.			NUMBER SIX YEARS OLD AND OVER WHO HAVE BEEN INMATES NOT LESS THAN TWO YEARS.		
	Boys.	Girls.	Total.	Boys.	Girls.	Total.
NORFOLK COUNTY—Con.						
Foxborough,	2	1	3	2	1	3
Medfield,	1	—	1	1	—	1
Medway,	—	1	1	—	1	1
Needham,	2	—	2	1	—	1
Quincy,	3	1	4	3	—	3
Randolph,	3	2	5	1	—	1
Stoughton,	1	3	4	—	—	—
Weymouth,	1	—	1	1	—	1
Total,	19	14	33	13	3	16
PLYMOUTH COUNTY.						
Bridgewater,	3	—	3	2	—	2
Hanson,	1	3	4	—	—	—
Hingham,	2	—	2	2	—	2
Marshfield,	1	—	1	—	—	—
Mattapoisett,	1	1	2	1	—	1
Middleborough,	5	3	8	1	2	3
Plympton,	1	—	1	—	—	—
West Bridgewater,	2	1	3	—	—	—
Total,	16	8	24	6	2	8
SUFFOLK COUNTY.						
Boston,	147	57	204	30	19	49
WORCESTER COUNTY.						
Ashburnham,	7	2	9	—	—	—
Barre,	1	1	2	1	—	1
Bolton,	1	1	2	1	—	1
Charlton,	1	—	1	—	—	—
Dana,	4	—	4	1	—	1
Dudley,	—	1	1	—	—	—
Fitchburg,	6	3	9	—	1	1
Gardner,	3	1	4	3	—	3
Harvard,	1	2	3	1	—	1
Hubbardston,	4	2	6	—	—	—
Lancaster,	3	—	3	1	—	1
Leicester,	—	1	1	—	—	—
Milford,	8	9	17	2	—	2
Northborough,	1	—	1	—	—	—
North Brookfield,	—	4	4	—	—	—
Oxford,	1	1	2	—	—	—
Paxton,	1	—	1	—	—	—
Petersham,	1	—	1	1	—	1
Spencer,	2	1	3	1	—	1
Templeton,	1	2	3	1	1	2
Warren,	1	4	5	—	1	1
Worcester,	7	4	11	—	—	—
Total,	54	39	93	13	3	16
Total for State,	458	295	753	118	75	193

APPENDIX TO SECRETARY'S REPORT.

TABLE VI.—Children in Almshouses, March 31, 1876.
[Secretary's Report, page 97.]

AGE OF CHILDREN.	LENGTH OF TIME IN THE ALMSHOUSE.													Totals by ages of children.
	Not over six months.	Six to twelve mos.	One to two years.	Two to three years.	Three to four years.	Four to five years.	Five to six years.	Six to seven years.	Seven to eight yrs.	Eight to nine years.	Nine to ten years.	Ten to eleven years.	More than eleven years.	
Infants, .	31	14	7	1	1	1	1	1	1	1	1	1	1	52
Two years, .	19	7	16	1	1	1	1	1	1	1	1	1	1	43
Three years, .	4	15	17	9	6	4	1	1	1	1	1	1	1	51
Four years, .	5	8	13	3	8	1	2	5	1	1	1	1	1	37
Five years, .	11	17	11	5	5	2	2	1	1	1	1	1	1	55
Six years, .	12	11	21	7	5	2	2	4	3	1	1	1	1	65
Seven years, .	17	15	16	5	4	1	3	1	1	2	1	1	1	60
Eight years, .	12	11	14	5	4	1	3	1	1	2	1	1	1	57
Nine years, .	11	18	17	6	1	1	3	1	1	2	1	1	1	58
Ten years, .	17	8	16	8	3	1	2	5	2	2	2	2	1	66
Eleven years, .	7	6	8	7	3	3	1	1	1	2	2	2	1	38
Twelve years, .	8	6	17	7	3	3	1	5	1	2	2	2	1	52
Thirteen years, .	6	8	7	2	2	1	1	2	1	1	1	1	1	30
Fourteen years, .	9	4	7	4	2	1	3	2	1	1	1	1	1	35
Fifteen years, .	3	2	7	4	3	1	2	2	3	1	1	1	1	28
Sixteen years, .	5	2	5	2	2	2	3	1	1	1	1	1	1	26
Totals by years in almshouse, .	177	152	199	75	48	16	23	26	14	8	5	6	4	753

THE STATE POOR.

TABLE VII.—Persons supported by the State in various Institutions for the official years 1875 and 1876.

[Secretary's Report, pages 108, 109.]

INSTITUTIONS.	Tewksbury Almshouses.	Bridgewater Workhouses.	Monson Institution.	Worcester Hospital.	Taunton Hospital.	Northampton Hospital.	Aggregate.
1875.							
Remaining October 1, 1874,	805	364	409	82	128	291	2,079
Persons admitted during the year,	2,067	538	231	169	280	74	2,828
Whole number within the year,	2,849	899	635	249	404	365	4,732
Remaining October 1, 1875,	792	388	449	42	135	262	2,068
Cost of support,	\$93,909 56	\$39,268 59	\$11,792 18	\$14,871 00	\$27,515 28	\$52,571 98	\$259,928 57
1876.							
Remaining October 1, 1875,	792	388	449	42	135	262	2,068
Persons admitted during the year,	2,120	537	302	138	323	83	2,857
Whole number within the year,	2,889	916	740	179	456	343	4,728
Remaining October 1, 1876,	798	445	479	35	137	253	2,147
Cost of support,	\$88,851 24	\$40,671 69	\$45,480 24	\$10,762 65	\$32,501 63	\$48,766 67	\$267,014 12

NOTE.—The foregoing table has reference solely to adult state paupers and children who came upon the State for support. The figures relating to Bridgewater do not include convicts transferred from county prisons, nor persons for whom settlements were found; viz., 34 at the end of 1875, and 58 at the end of 1876. Those relating to Monson do not include truant children sent to the Primary School from towns, nor children in the custody of this Board but temporarily at the School. From the aggregates for each of the institutions, as well as from the general aggregate, deductions have been made for many duplicates and transfers, the intent being to reduce the figures in all cases to actual persons. The cost of support at the lunatic hospitals is the sum paid from the treasury on state account; at Tewksbury and Bridgewater the figures represent the current expenses diminished by payments into the public treasury on account of work done; while for Monson the current expenses have been diminished by payments on account of labor and for the board of truant. From the respective totals of Cost, a deduction should be made of \$16,092.16 in 1875, and \$18,054.13 in 1876, collected and paid into the state treasury by the General Agent, for the board of persons at Tewksbury, Bridgewater, and the lunatic hospitals.

APPENDIX TO SECRETARY'S REPORT.

TABLE VIII.—*Average Number of State Poor in Institutions for a Period of Years.*

YEARS.	Tewksbury.	Monson.	Bridgewater.	Rainford.	Worcester.	Taunton.	Northampton.	Totals.
1854,	705	354	382	168	90	60	—	1,859
1855,	838	633	541	206	70	50	—	2,438
1856,	831	706	557	220	100	80	—	2,594
1857,	770	640	597	250	139	86	—	2,562
1858,	940	823	770	236	172	153	—	3,174
1859,	779	581	604	171	184	181	165	2,675
1860,	668	570	579	169	154	202	195	2,537
1861,	900	590	631	165	168	238	219	2,911
1862,	913	649	708	155	184	276	271	3,156
1863,	737	601	608	116	184	258	247	2,750
1864,	733	557	560	88	145	212	232	2,527
1865,	732	605	582	68	106	173	225	2,591
1866,	717	543	482	101	143	162	251	2,399
1867,	757	628	331	1	138	142	262	2,259
1868,	731	646	408	—	95	167	262	2,309
1869,	710	500	412	—	74	164	248	2,108
1870,	724	442	335	—	52	147	237	1,937
1871,	749	388	385	—	44	133	230	1,929
1872,	759	373	372	—	37	113	227	1,881
1873,	816	367	332	—	50	95	248	1,908
1874,	881	413	403	—	63	117	284	2,161
1875,	844	417	435	—	68	145	274	2,183
1876,	916	412	427	—	53	160	259	2,227

NOTE.—The figures for Monson in the foregoing table exclude the truant children sent to the Primary School from towns, and also children committed by the courts to the custody of this Board and temporarily placed in the School. The figures for Bridgewater include all the inmates of the State Workhouse, because it is impossible to ascertain the average on account of persons for whom settlements were found. The totals include 100 for each of the years 1854, 1855, and 1856, and 80 for each of the years 1857 and 1858, supported at the South Boston Lunatic Hospital.

THE STATE POOR.

TABLE IX.—*Number of State Poor remaining in Institutions at the close of official years named.*

YEARS.	Tewksbury.	Monson.	Bridgewater.	Rainsford.	Worcester.	Taunton.	Northampton.	Totals.
1854,	669	500	503	189	151	—	—	—
1855,	928	688	449	218	128	120	—	2,531
1856,	703	713	585	230	141	139	—	2,511
1857,	751	638	598	253	119	150	—	2,509
1858,	822	565	525	212	86	139	176	2,525
1859,	635	495	494	159	87	175	153	2,197
1860,	628	519	481	147	130	196	221	2,322
1861,	974	596	764	163	156	243	216	3,112
1862,	776	596	560	124	189	271	232	2,748
1863,	633	570	536	144	175	238	248	2,544
1864,	649	620	485	35	116	186	216	2,307
1865,	637	541	482	121	91	152	235	2,259
1866,	707	561	311	21	129	147	272	2,148
1867,	686	657	341	—	101	153	271	2,209
1868,	636	540	425	—	96	181	264	2,142
1869,	690	397	364	—	51	145	234	1,881
1870,	655	353	337	—	35	124	209	1,723
1871,	639	408	397	—	29	91	215	1,779
1872,	674	381	308	—	25	85	230	1,703
1873,	762	429	347	—	48	76	247	1,909
1874,	805	409	375	—	82	128	291	2,090
1875,	792	449	422	—	42	135	262	2,102
1876,	798	479	503	—	35	137	253	2,205

NOTE.—The figures for Monson in the foregoing table exclude truant children sent to the Primary School from towns, and also children committed by the courts to the custody of this Board and temporarily placed in the School. Those for Bridgewater include all the inmates of the State Workhouse: for the year 1874 a deduction of 11, for 1875 a deduction of 34, and for 1876 a deduction of 58, might be made on account of persons for whom settlements have been found, but it is impossible to give accurate figures of a corresponding character for previous years.

APPENDIX TO SECRETARY'S REPORT.

STATISTICS OF INSANITY.

SECRETARY'S REPORT, PART THIRD—"INSANITY IN MASSACHUSETTS."

TABLE X.—Admissions, Discharges, etc., at Institutions for the Insane, for the Year ending September 30, 1876.

1875-76.	State Hospital, Worcester.	State Hospital, Taunton.	State Hospital, Northampton.	Chronic Insane, Tewksbury.	McLean Asylum, Somerville.	City Hospital, South Boston.	County Recepta- cle, Ipswich.	Herbert Hall, Worcester.	Shady Lawn, Northampton.	Psychopathic Re- treat, Roxbury.	Total.
Number remaining Sept. 30, 1875,	478	602	476	286	159	202	62	12	6	5	2,288
Admitted within the year; viz.,	351	583	153	82	89	37	28	6	13	8	1,350
Males,	194	284	76	38	42	18	18	-	11	4	695
Females,	157	289	77	44	47	19	10	6	2	4	655
Number of cases within the year,	829	1,185	629	368	248	239	90	18	19	13	3,638
Number of persons within the year,	811	1,153	623	365	245	239	89	18	19	13	3,430
Average number treated,	500.1	663.5	474.1	279	160	203	64.47	12	9.5	5	2,370.67
Number of discharges; viz.,	265	395	128	44	69	20	14	4	8	8	955
Recovered,	72	123	32	-	22	12	6	2	4	2	274
Improved,	97	195	49	15	36	5	7	2	2	5	413
Not improved,	96	77	47	29	11	3	2	-	2	1	268
Number of deaths,	77	98	37	38	20	24	5	2	1	1	303
No. remaining Sept. 30, 1876; viz.,	487	692	464	286	159	195	71	12	10	4	2,380
Supported by the State,	35	137	253	286	-	-	-	-	-	-	711
by towns,	320	485	148	-	-	177	50	-	-	-	1,180
by individuals,	132	70	63	-	159	18	21	12	10	4	489

INSANITY IN MASSACHUSETTS.

Classification of Admissions for the Year ending September 30, 1876.

Whole number admitted, . . .	351	583	153	82	89	37	28	6	13	8	1,350
Supported by the State, . . .	140	333	85	82	-	-	-	-	-	-	640
by towns, . . .	138	225	50	-	-	21	19	-	-	-	453
by individuals, . . .	73	25	18	-	89	16	9	6	13	8	257
First admission to any hospital, . .	247	410	69	14	53	22	16	5	9	2	852
Former inmates of some hospital; viz., . . .											
Of the same hospital, . . .	86	173	84	68	31	15	12	1	4	6	498
Of other hospitals in Massachusetts, . . .	14	32	27	5	24	7	8	1	-	1	281
Of hospitals out of Massachusetts, . . .			53	63	4	8	3	-	-	4	181
chusetts, . . .	4	19	4	-	3	-	1	-	4	1	36

NOTE.—The foregoing table shows that the number of insane persons remaining in all the hospitals on the 30th of September, 1875, was 2,288; that the number of cases admitted to treatment within the past year was 1,350; and that the number of persons remaining in hospital on the 30th of September, 1876, was 2,380. The average number under treatment during the year was 2,370, against a corresponding average of 2,259 for the previous year. The number of cases reported as treated within the year is 3,638; eliminating duplicates, as far as possible, reduces this to 3,430 different persons. The annual pauper return of towns and cities being now made for the year ending with March, while the reports of institutions are for the year ending with September, it is impossible to furnish an exact aggregate of insane persons for the year. But a careful estimate gives about 3,980 as the aggregate number of insane persons supported within the year. On the 30th of September, 1876, the numbers were as follows: 1,929 in state hospitals, 451 in private or county hospitals, 41 demented or unsound in the State Workhouse, 2 in the State Prison, and about 450 in the care of overseers of the poor outside the hospitals. This makes a total of 2,873, classified as follows: Supported by the State, 754; by individuals, 489; by towns and cities, 1,630.

APPENDIX TO SECRETARY'S REPORT.

TABLE XI.—Number remaining in the several State Lunatic Hospitals, classified by the nature of support, on the 30th of September, in the years named.

Y E A R S .	WORCESTER.			TAUNTON.			NORTHAMPTON.			TEWKESB'RY.		TOTALS BY CLASSES.			Grand Total.
	State Support.	Town Support.	Private Support.	State Support.	Town Support.	Private Support.	State Support.	Town Support.	Private Support.	State Support.	State Support.	Town Support.	Private Support.		
1864, . . .	116	125*	113*	186	137*	40*	216	45	73	130*	648	297	226	1,171	
1865, . . .	91	132*	118*	153	145	45	235	48	69	138*	617	325	232	1,174	
1866, . . .	129	133*	119*	147	146	48	272	52	81	145	693	331	248	1,272	
1867, . . .	101	142	114	153	172	51	271	49	93	248	773	363	258	1,394	
1868, . . .	96	141	145	181	168	49	264	51	106	264	805	360	300	1,465	
1869, . . .	51	173	152	145	194	44	234	63	105	267	697	430	301	1,428	
1870, . . .	35	193	181	124	208	50	209	73	123	294	662	474	354	1,490	
1871, . . .	29	211	181	91	213	78	215	89	116	295	630	513	375	1,518	
1872, . . .	25	241	173	85	261	68	230	99	104	299	639	601	345	1,585	
1873, . . .	48	244	177	76	280	68	247	101	85	303	674	635	330	1,639	
1874, . . .	82	244	159	128	308	72	291	110	75	319	820	652	306	1,778	
1875, . . .	42	296	140	135	394	73	262	139	75	286	725	829	288	1,842	
1876, . . .	35	320	132	137	485	70	253	148	63	286	711	953	265	1,929	

* Approximate.

SCHOOL STATISTICS.

SECRETARY'S REPORT, PART FOURTH—"INSTITUTIONS FOR CHILDREN."

TABLE XII.—Population of Charitable and Reformatory Schools, for the Year ending September 30, 1876.

INSTITUTIONS.	STATE SCHOOLS.				CITY REFORM SCHOOLS.				TRUANT SCHOOLS.			Totals.
	Wentworth.	Lancaster.	Monson.	Idiot School.	Boston.	Lowell.	Salisbury.	Lawrence.	Cambridge.	Springfield.	Worcester.	
Remaining Oct. 1, 1875, . . .	353	105	462	120	286	34	26	26	54	16	11	1,492
Boys,	363	-	335	70	268	33	26	26	47	15	11	1,184
Girls,	-	105	127	50	18	1	-	-	7	-	-	308
Admissions during the year, . .	171	79	315	23	236	62	16	7	67	6	12	994
Apparent No. within the year, .	524	184	777	143	522	96	42	33	121	21	23	2,486
Real No. within the year, . . .	508	173	759	143	509	96	40	33	121	21	23	2,423
Average No. for the year, . . .	348	122	469	97	308	38	30	30	67	9	12	1,530
Remaining Sept. 30, 1876, . . .	349	127	485	80	324	44	27	29	73	4	10	1,552
Boys,	349	-	347	49	295	42	27	29	63	4	10	1,205
Girls,	-	127	138	31	29	2	-	-	20	-	-	347
Current expenses,	\$47,408	\$25,683	\$45,480	\$17,592	\$32,840	\$3,520	\$6,000	\$3,000	\$9,522	\$2,130	\$2,456	\$197,631

APPENDIX TO SECRETARY'S REPORT.

PRISON STATISTICS.

SECRETARY'S REPORT, PART FIFTH—"PRISONS OF THE STATE."

TABLE XIII.—Expenditures at the Prisons of Massachusetts, from October 1, 1875, to October 1, 1876.

PRISONS.	Salaries of Off- cers.	Provisions.	Clothing.	Fuel and Lights.	Beds and Bed- ding.	Medicines and Medical At- tendance.	Instruction of Prisoners.	Allowance to Discharged Prisoners.	All other Pur- poses.	Total Amount Expended.	Cash received for Labor of Pris- oners.	Balance against the Prison.
BARNSTABLE: Jail and H. of C.,	\$390 00	\$617 01	\$12 32	\$106 93	\$7 80	\$5 72	-	\$3 00	-	\$1,132 78	-	\$1,132 78
PITTSFIELD: Jail and H. of C.,	8,548 61	4,884 15	1,284 84	1,711 16	473 53	264 26	-	12 20	\$1,425 36	13,603 61	\$4,392 72	9,210 89
NEW BEDFORD: Jail and H. of C.,	12,332 83	11,509 10	814 41	2,674 92	228 30	508 99	\$208 00	127 68	2,488 12	30,486 35	8,562 18	26,924 17
TAUNTON: Jail,	3,198 00	5,327 90	873 72	1,706 37	50 48	166 35	130 00	24 95	138 86	11,176 63	-	11,176 63
EDGARTOWN: Jail,	211 25	28 50	-	25 00	-	-	-	-	15 70	280 45	-	280 45
IPSWICH: House of Cor., .	3,850 00	7,075 00	1,125 00	2,373 82	354 00	400 00	200 00	74 50	1,266 97	16,319 29	8,616 92	12,702 37
LAWRENCE: Jail and H. of C.,	6,149 50	10,639 28	1,096 41	3,713 58	446 94	420 00	300 00	71 65	1,789 69	24,127 05	2,096 15 ^c	22,030 90
NEWBURYPORT: Jail,	780 00	1,184 52	101 53	239 04	83 26	70 68	-	1 70	164 99	2,615 72	-	2,615 72
SALEM: Jail,	3,038 00	4,197 68	711 30	1,224 15	138 35	376 48	208 00	27 84	513 78	10,127 58	-	10,127 58
GREENFIELD: Jail and H. of C.,	750 00	1,048 62	21 43	81 50	97 75	82 75	-	-	148 76	2,230 81	-	2,230 81
SPRINGFIELD: Jail and H. of C.,	3,144 99	5,911 46	532 46	2,305 76	150 00	272 09	300 00	22 00	2,723 06 ^c	14,911 82	1,618 71	13,293 11
NORTHAMPTON: Jail and H. of C.,	2,120 00	2,520 96	867 36	674 43	125 75	87 50	25 00	-	1,501 04	7,872 04	847 88	7,524 16

PRISON EXPENDITURES.

CAMBRIDGE:	\$0,378 00	\$13,989 19	\$1,598 82	\$3,500 43	\$53 95	\$818 59	\$333 67	\$51 27	\$1,128 58	\$30,252 50	\$27,045 04	\$3,207 46
Jail and H. of C.,												
LOWELL:												
Jail,	1,764 00	2,997 55	170 28	1,283 32	97 74	103 64	104 00	-	175 69	6,532 22	-	6,532 22
NANTUCKET:												
Jail and H. of C.,	50 00	29 42	-	-	-	-	-	-	54 30	133 72	-	133 72
DEDHAM:												
Jail and H. of C.,	4,739 75	7,357 36	1,022 54	2,887 78	428 50	365 16	156 00	456 60	2,343 00	19,600 69	500 00	19,100 69
PLYMOUTH:												
Jail and H. of C.,	2,931 00	4,980 01	518 82	219 00	127 58	43 52	75 00	-	-	8,819 93	439 20	8,380 73
BOSTON:												
Jail,	10,258 00	8,615 94	302 61	2,599 31	64 41	82 23	-	-	1,272 17	23,194 67	-	23,194 67
BOSTON:												
House of Cor.,	20,633 04	20,056 89	7,019 90	10,212 55	1	1,061 55	-	233 86	24,753 15 ²	92,970 94	27,358 28	65,612 66
FITCHBURG:												
Jail and H. of C.,	6,198 50	3,169 91	1,175 99	468 98	169 81	298 18	215 00	149 00	2,391 62	14,021 99	3,124 51	10,897 48
WORCESTER:												
Jail and H. of C.,	8,635 99	6,336 65	1,980 68	1,436 75	503 93	307 02	358 33	73 00	5,821 48 ⁴	24,915 50	4,857 15	20,058 35
County Prisons, .	\$104,101 46	\$131,497 10	\$20,719 92	\$39,504 78	\$3,602 08	\$5,684 71	\$2,613 00	\$1,329 25	\$50,106 32	\$355,326 29	\$78,958 74	\$276,367 55
CHARLESTOWN:												
State Prison,	45,146 59	38,322 88	10,685 81	14,813 77	830 95	1,000 00	2,431 82	412 00	10,980 55	121,624 37	61,838 31 ⁷	59,786 06
BRIDGEWATER:												
Workhouse, .	11,969 64	15,619 26	244 38	4,802 09	3,636 34	549 65	460 00	-	5,283 67	42,105 03	1,511 46	40,593 57
BOSTON:												
Ho. of Industry, .	15,950 52	40,542 85	14,047 46	6,347 43	1	1,522 22	1,400 00	-	20,111 08	98,521 56	560 02	97,961 54
Grand Totals, .	\$177,168 21	\$225,982 09	\$45,697 57	\$65,468 07	\$8,069 37	\$8,766 58	\$6,904 82	\$1,741 25	\$86,481 62	\$617,577 25	\$142,868 53	\$474,708 72

¹ Included in "Clothing." ² Of this, \$928.73 was paid for board of prisoners transferred to Northampton and Cambridge, and \$1,000 for board of prison officers.

³ Includes, for labor contract, \$10,156.26; water rates, \$5,202.52; repairs, \$3,768.57; and miscellaneous expenses, \$5,625.80.

⁴ Including \$3,028.82 for alterations and repairs.

⁵ Besides \$416 due for goods sold, and manufactured goods on hand valued at \$475.41.

⁶ Received from board of debtors and from sales, \$209.44.

⁷ Besides \$4,308.91 for rents and fees.

NOTE.—Under the heads of "Medicine" and "Instruction" are included, in most cases, the sums paid to physicians, and chaplains or teachers, which sums are also reported under the head of "Salaries." The amounts thus duplicated are: For chaplains, etc., \$6,132.33; and for physicians, \$2,560; or \$8,692.33 in all. The "Total Amount Expended" is, therefore, properly less by this sum than the aggregate of the detailed expenses. The usual addition of \$1,000 has been made to the reported salaries at Boston jail, on account of services of city chaplain and city physician at that prison. Barnstable reports labor to the value of \$50, done by prisoners in and about the prison; New Bedford, \$4,622; Taunton, \$150; Lawrence, \$500; Greenfield, \$40; Springfield, \$450; Northampton, \$350; Dedham, \$4,000; Fitchburg, \$3,105; and Worcester, \$578; in all, \$13,845.

APPENDIX TO SECRETARY'S REPORT.

TABLE XIV.—Summary of Prison Expenses, etc., for 1875 and 1876.

EXPENSES, ETC.	STATE PRISON.		COUNTY PRISONS.		HOUSE OF INDUSTRY.		TOTALS.	
	1875.		1876.		1875.		1875.	
	1876.		1876.		1876.		1876.	
Salaries,	\$48,000 14	\$45,146 59	\$99,864 79	\$104,101 46	\$16,607 37	\$15,950 52	\$164,472 30	\$165,198 57
Provisions,	41,348 52	38,322 88	125,121 17	131,497 10	41,701 70	40,542 85	208,171 39	210,362 83
Clothing,	10,157 79	10,685 81	19,295 09	20,719 92	14,405 60	14,047 46	43,858 48	45,453 19
Fuel and lights,	10,465 32	14,813 77	53,066 73	39,504 78	7,753 39	6,347 43	71,285 44	60,665 98
Beds and bedding,	*	830 95	5,637 23	3,602 08	*	*	5,637 23	4,433 03
Medicine, etc.,	2,678 60	1,000 00	6,621 41	5,684 71	1,335 35	1,522 22	10,635 36	8,207 03
Instruction,	2,691 69	2,431 82	4,450 89	2,613 00	1,300 00	1,400 00	8,442 58	6,444 82
Discharged prisoners,	428 00	412 00	2,870 01	1,329 25	-	-	3,298 01	1,741 25
All other purposes,	12,694 35	10,980 55	54,614 64	50,106 32	19,983 91	20,111 08	87,292 90	81,197 95
Total,	\$124,264 41	\$121,624 37	\$366,117 96	\$355,326 29	\$101,787 32	\$98,521 56	\$592,169 69	\$575,472 22
Labor of prisoners,	\$52,194 33	\$61,838 31†	\$94,373 36	\$78,958 74	\$1,272 17	\$560 02	\$147,859 86	\$141,357 07
Balance against the prisons,	72,070 08	59,786 06	271,744 60	276,367 55	100,495 15	97,961 54	444,309 83	434,115 15
Average No. of prisoners,	684.75	728.5	2,264.34	2,433.55	808.85	856.56	3,767.94	4,018.61
Average weekly cost,	\$1 99.4	\$1 57.8	\$2 31	\$2 18.4	\$2 38.9	\$2 19.9	\$2 27.4	\$2 07.7
Whole number in prison,	852	909	16,054	16,182	6,944	6,829	23,850	23,920

* Included in "Clothing."

† Besides \$4,808.91 received for rents and fees.

TABLE XV.—Number of Persons in Confinement at certain Dates, etc.

PRISONS.	NUMBER IN PRISON.								Average No. of Prison-ers for Year ending Sept. 30, 1876.	No. committed for non-payment of Fines and Costs.	No. who paid Fines and Costs.	Amount received for Fines and Costs.		
	Oct. 1, 1875.		Jan. 1, 1876.		April 1, 1876.		July 1, 1876.						Oct. 1, 1876.	
	Jails.	Houses of Correc'n.	Jails.	Houses of Correc'n.	Jails.	Houses of Correc'n.	Jails.	Houses of Correc'n.					Jails.	Houses of Correc'n.
BARNSTABLE COUNTY.														
Barnstable Jail,	7	2	3	4	4	2	3	1	2.58	}	6	\$387 53		
" House of Correction,									2.02					
BERKSHIRE COUNTY.														
Pittsfield Jail,	11	82	19	83	12	80	21	85	13.3	}	34	1,040 86		
" House of Correction,									80.54					
BRISTOL COUNTY.														
New Bedford Jail,	3	171	3	183	6	134	5	164	6.17	}	2	37 18		
" House of Correction,									165.3					
Taunton Jail,	69		80		45		71		65.33		187	1,947 10		
DUKES COUNTY.											146	1,751 24		
Edgartown Jail,	-		-		-		-		.14		2	41 05		
Essex COUNTY.														
Ipswich House of Correction,		115		142		97		85	114.92	}	14	326 55		
Lawrence Jail,	30		15		10		19		19.61					
" House of Correction,		155		194		68		152	158.94		103	4,783 88		
Newburyport Jail,	20		18		10		18		15.63		15	207 60		
Salem Jail,	84		94		48		32		55.83		81	1,401 33		

NUMBER IN PRISON.

APPENDIX TO SECRETARY'S REPORT.

TABLE XV.—Number of Persons in Confinement at certain Dates, etc.—Continued.

PRISONS.	NUMBER IN PRISON.								Average No. of Prison-ers for Year ending Sept. 30, 1876.	No. committed for non-payment of Fines and Costs.	No. who paid Fines and Costs.	Amount received for Fines and Costs.		
	Oct. 1, 1875.		Jan. 1, 1876.		Apr. 1, 1876.		July 1, 1876.						Oct. 1, 1876.	
	Jails.	Houses of Correction.	Jails.	Houses of Correction.	Jails.	Houses of Correction.	Jails.	Houses of Correction.					Jails.	Houses of Correction.
FRANKLIN COUNTY.														
Greenfield Jail,	6	9	11	11	3	5	7	4	10.23	} 56*	36	\$1,285 15		
" House of Correction,									6.46					
HAMPDEN COUNTY.														
Springfield Jail,	31	134	9	127	17	106	15	35	23.07	} 649	147	1,491 60		
" House of Correction,									104.88					
HAMPSHIRE COUNTY.														
Northampton Jail,	3	37	7	46	8	18	4	10	7.07	} 86	16	408 50		
" House of Correction,									34.92					
MIDDLESEX COUNTY.														
Cambridge Jail,	33	327	32	305	18	266	45	31	31.17	} 808	284	4,398 80		
" House of Correction,	67		49		27		48	65	276.52		109	1,318 17		
Lowell Jail,									45.71					
NANTUCKET COUNTY.														
Nantucket House of Correction, . . . . .									.01	1	1	-
NORFOLK COUNTY.														
Dedham Jail,	25	94	29	157	30	69	26	21	26.92	} 251	115	3,389 92		
" House of Correction,									90.61					

NUMBER IN PRISON.											

APPENDIX TO SECRETARY'S REPORT.

TABLE XVI.—*Commitments to the Prisons of Massachusetts for a series of Years.*

YEARS END WITH SEPTEMBER 30.	Jails.	Houses of Correction.	House of Industry.	State Workhouse.	State Prison.	Totals for State.
1866.						
Number of Commitments, . . .	6,759	3,755	1,872	4	247	12,637
Males,	5,421	2,831	889	2	247	9,390
Females,	1,338	924	983	2	—	3,247
Persons Committed, . . .	6,131	3,350	1,532	4	247	11,264
Males,	4,926	2,528	731	2	247	8,434
Females,	1,205	822	801	2	—	2,830
1867.						
Number of Commitments, . . .	5,770	3,829	2,301	252	128	12,280
Males,	4,871	2,910	1,009	78	128	8,996
Females,	899	919	1,292	174	—	3,284
Persons Committed, . . .	5,129	3,424	1,952	252	128	10,885
Males,	4,330	2,595	880	78	128	8,014
Females,	799	828	1,072	174	—	2,871
1868.						
Number of Commitments, . . .	6,199	4,309	2,582	256	180	13,526
Males,	5,387	3,348	943	86	180	9,944
Females,	812	961	1,639	170	—	3,582
Persons Committed, . . .	5,419	3,783	2,028	256	180	11,666
Males,	4,707	2,959	779	86	180	8,711
Females,	712	824	1,249	170	—	2,955
1869.						
Number of Commitments, . . .	7,200	5,000	3,102	153	183	15,638
Males,	6,309	3,938	1,168	71	183	11,669
Females,	891	1,062	1,934	82	—	3,969
Persons Committed, . . .	6,242	4,324	2,358	152	183	13,259
Males,	5,491	3,413	935	70	183	10,092
Females,	751	911	1,423	82	—	3,167
1870.						
Number of Commitments, . . .	7,850	5,447	3,303	218	181	16,999
Males,	6,948	4,443	1,237	114	181	12,923
Females,	902	1,004	2,066	104	—	4,076
Persons Committed, . . .	6,629	4,713	2,574	218	181	14,315
Males,	5,844	3,874	1,014	114	181	11,027
Females,	785	839	1,560	104	—	3,288
1871.						
Number of Commitments, . . .	8,018	6,195	3,954	323	149	18,639
Males,	7,132	5,249	1,731	160	149	14,421
Females,	886	946	2,223	163	—	4,218
Persons Committed, . . .	6,835	5,245	2,981	323	149	15,533
Males,	6,081	4,422	1,386	160	149	12,198
Females,	754	823	1,595	163	—	3,335

COMMITMENTS TO PRISON SINCE 1866.

TABLE XVI.—*Commitments to the Prisons*—Continued.

YEARS END WITH SEPTEMBER 30.	Jails.	Houses of Correction.	House of Industry.	State Workhouse.	State Prison.	Totals for State
1872.						
Number of Commitments, .	7,728	6,799	5,110	284	160	20,081
Males,	6,847	5,874	2,898	154	160	15,933
Females,	881	925	2,212	130	—	4,148
Persons Committed, . .	6,634	5,823	3,955	283	160	16,855
Males,	5,885	5,029	2,369	154	160	13,597
Females,	749	794	1,586	129	—	3,258
1873.						
Number of Commitments, .	6,734	7,170	6,506	372	174	20,956
Males,	5,881	6,229	4,182	208	174	16,674
Females,	853	941	2,324	164	—	4,282
Persons Committed, . .	5,838	6,086	4,960	372	174	17,430
Males,	5,094	5,301	3,325	208	174	14,102
Females,	744	785	1,635	164	—	3,328
1874.						
Number of Commitments, .	6,965	7,839	7,276	390	246	22,716
Males,	6,102	6,901	4,894	231	246	18,374
Females,	863	938	2,382	159	—	4,342
Persons Committed, . .	6,084	6,619	5,835	390	246	19,174
Males,	5,338	5,854	4,048	231	246	15,717
Females,	746	765	1,787	159	—	3,457
1875.						
Number of Commitments, .	7,401	8,661	7,858	459	169	24,548
Males,	6,408	7,672	5,419	261	169	19,929
Females,	993	989	2,439	198	—	4,619
Persons Committed, . .	6,387	7,362	6,129	459	169	20,506
Males,	5,633	6,405	3,862	261	169	16,330
Females,	754	957	2,267	198	—	4,176
1876.						
Number of Commitments, .	7,621	8,304	7,621	437	220	24,203
Males,	6,539	7,336	5,218	270	220	19,583
Females,	1,082	968	2,403	167	—	4,620
Persons Committed, . .	6,556	7,049	5,944	437	220	20,206
Males,	5,622	6,205	4,070	270	220	16,387
Females,	934	844	1,874	167	—	3,819

NOTE.—The totals for the State, in the foregoing table, are the aggregates of the corresponding figures for the several classes of prisons. But before the actual number of different persons committed during any given year is ascertained, very considerable deductions must be made from these apparent totals for duplicate commitments and transfers between prisons. Thus, in 1872, the apparent total represents but 13,728 different persons; that for 1873 represents 14,441; that for 1874 represents 15,818; that for 1875 about 16,938; and that for the present year about 16,700.

APPENDIX TO SECRETARY'S REPORT.

TABLE XVII.—*Receipts from the Labor of Convicts in the State Prison, with the Surplus or Deficit of the Institution for the years named.*

[Secretary's Report, page 148.]

YEARS.	Average No. of Prisoners.	Receipts from Labor.	Surplus.	Deficit.
1815 to 1829,	—	—	\$15,461 47	\$104,487 77
1830,	290	—	—	6,897 02
1831,	256	\$25,238 41	—	477 31
1832,	227	28,575 08	4,192 33	—
1833,	250	31,245 18	6,995 57	—
1834,	277	35,293 84	7,646 28	—
1835,	287	37,807 48	7,000 00	—
1836,	285	44,868 66	13,428 25	—
1837,	288	34,636 81	—	2,773 64
1838,	303	37,659 08	56 94	—
1839,	316	42,548 73	4,633 27	—
1840,	318	39,520 27	—	179 43
1841,	333	34,659 45	—	1,016 92
1842,	304	34,018 97	931 36	—
1843,	270	24,454 57	—	5,022 11
1844,	271	31,250 92	268 68	—
1845,	284	30,245 95	807 35	—
1846,	262	30,568 57	—	504 98
1847,	262	30,535 21	126 26	—
1848,	287	30,596 91	—	2,727 22
1849,	320	33,445 15	—	1,428 23
1850,	411	43,890 23	—	1,920 68
1851,	466	43,664 66	—	3,352 26
1852,	483	56,110 06	5,511 36	—
1853,	484	60,887 59	—	18,371 02
1854,	491	60,814 98	—	17,033 31
1855,	483	62,639 24	—	15,804 14
1856,	455	62,462 48	—	7,032 97
1857,	441	61,294 12	—	14,709 82
1858,	469	60,188 58	—	23,788 62
1859,	495	65,839 07	—	9,173 97
1860,	510	69,695 64	504 86	—
1861,	520	65,085 83	—	2,377 20
1862,	506	55,655 51	—	7,714 38
1863,	432	60,293 60	—	9,844 14
1864,	377	55,023 45	—	27,404 17
1865,	359	61,573 36	—	22,164 75
1866,	470	80,253 67	—	4,379 31
1867,	537	105,221 81	22,346 16	—
1868,	547	126,151 18	26,646 49	—
1869,	568	126,200 87	28,556 05	—
1870,	594	131,901 35	26,781 69	—
1871,	554	124,451 03	21,442 19	—
1872,	543	126,010 23	14,635 23	—
1873,	578	131,957 54	23,427 38	—
1874,	645	77,068 17	—	42,574 60
1875,	695	52,194 33	—	67,738 08
1876,	728	61,838 31	—	55,477 15
Totals,	—	—	\$231,399 17	\$476,374 20

STATE INSTITUTIONS.

SECRETARY'S REPORT, PART SIXTH—"STATE INSTITUTIONS."

TABLE XVIII.—*Population of the State Institutions for the Insane, the Poor, and the Vicious, for the Years ending September 30, 1875 and 1876.*

INSTITUTIONS.	PERSONS ADMITTED.		WHOLE NUMBER MAINTAINED.		DEATHS.		BURIALS.		AVERAGE NUMBER. Computed by Secretary.	
	1875.	1876.	1875.	1876.	1875.	1876.	1875.	1876.	1875.	1876.
Worcester Hospital,	351	344	830	811	67	77	-	-	487.2	500.1
Taunton Hospital,	454	557	959	1,153	67	98	-	-	557.2	663.5
Northampton Hospital,	150	149	621	622	41	37	-	-	475.2	474.1
Tewksbury Almshouse,	2,067	2,120	2,849	2,889	325	276	55	43	843.5	915.7
Bridgewater Workhouse,	536	597	900	1,005	55	63	49	42	435.7	427.6
Monson School,	287	369	755	866	23	32	4	5	496.2	515.
Westborough School,	174	171	475	508	2	2	-	-	475.7	348.5
Lancaster School,	70	68	152	173	-	2	-	-	84.7	121.8
Total,	4,099	4,375	7,541	8,027	580	587	108	90	3,715.4	3,966.3
Totals, excluding duplicates,	3,540	3,721	6,880	7,212	-	-	-	-	-	-

APPENDIX TO SECRETARY'S REPORT.

TABLE XIX.—*Valuation of the State Institutions, September 30, 1876.*

INSTITUTIONS.	REAL ESTATE.				PERSONAL ESTATE.		
	No. of Acres of Land.	Value of Land.	Value of Build- ings.	Total Real Es- tate.	Furniture.	Farm Stock and Implements.	Farm Produce on hand.
Worcester Hospital, . . .	375	\$595,581 75	\$990,740 00	\$1,586,321 75	\$35,292 08	\$11,085 00	\$5,121 82
Taunton Hospital, . . .	134	26,800 00	290,000 00	316,800 00	35,060 55	5,560 00	1,870 00
Northampton Hospital, . .	220	37,000 00	267,200 00	304,200 00	29,954 65	8,819 00	7,258 00
Tewksbury Almshouse, . . .	245	23,290 00	221,080 00	244,370 00	40,579 17	14,326 50	11,014 50
Bridgewater Workhouse, . .	220	23,200 00	120,438 00	143,638 00	17,142 58	9,835 50	15,222 88
Monson School, . . .	230	22,465 43	91,180 00	113,645 43	15,553 25	9,779 80	9,750 82
Westborough School, . . .	271	22,162 00	95,740 00	117,902 00	18,743 76	7,430 54	8,989 97
Lancaster School, . . .	185	8,200 00	66,700 00	74,900 00	4,955 00	4,743 00	3,006 00
Total, . . .	1,880	\$758,699 18	\$2,143,078 00	\$2,901,777 18	\$197,281 04	\$71,529 34	\$62,233 99

NOTE.—The valuation of real estate at Worcester Hospital includes the present value of the new hospital site and buildings thereon; while the valuation of Westborough School omits entirely the value of buildings and improvements, as yet incomplete, on which about \$64,000 has already been expended.

FINANCES OF STATE INSTITUTIONS.

TABLE XIX.—Valuation of the State Institutions—Continued.

INSTITUTIONS.	PERSONAL ESTATE—Continued.				Total Valuation.	Valuation for 1875.	Increase of Valuation.
	General Supplies.	Miscellaneous Articles.	Funds and Investments.	Total Personal Estate.			
Worcester Hospital, . . .	\$8,548 64	—	\$5,391 05	\$65,388 59	\$1,651,710 34	\$1,388,561 33	\$263,149 01
Taunton Hospital, . . .	6,677 74	\$38,300 00	11,000 00	98,468 29	415,268 29	415,160 96	107 33
Northampton Hospital, . .	13,727 18	10,280 00	—	70,038 83	374,238 83	372,722 01	1,516 82
Tewksbury Almshouse, . .	27,742 19	34,523 35	—	128,185 71	372,555 71	363,299 79	9,255 92
Bridgewater Workhouse, . .	8,632 18	18,858 56	—	69,691 70	213,329 70	209,824 21	3,505 49
Monson School, . . .	15,209 02	26,959 10	—	77,251 99	190,897 42	185,581 48	5,315 94
Westborough School, . .	23,926 62	8,177 13	31,000 00	98,268 02	216,170 02	219,196 80	*3,026 78
Lancaster School, . . .	4,250 00	—	2,300 00	19,254 00	94,154 00	93,508 50	645 50
Total, . . .	\$108,713 57	\$137,098 14	\$49,691 05	\$626,547 13	\$3,528,324 31	\$3,247,855 08	\$280,469 23

* Decrease.

APPENDIX TO SECRETARY'S REPORT.

TABLE XX.—Receipts of the State Institutions for the Year ending September 30, 1876.

INSTITUTIONS.	Cash on hand, Oct. 1, 1875.	From Special Appropiations.	APPROPRIATIONS FOR CURRENT EXPENSES.				Total from Appropriations for Current Expenses.
			From deficiency Appropriations.	From unexpended Appropriations of former calendar years.	From ordinary Appropriations for present calendar year.	From Ap- propriations for Current Ex- penses.	
Worcester Hospital,	\$21,857 17	\$289,182 26	-	\$5,363 60	\$5,399 05	\$10,762 65	
Taunton Hospital,	1,033 19	9,323 98	-	15,501 13	17,000 50	32,501 63	
Northampton Hospital,	1,128 13	-	-	12,699 03	36,067 64	48,766 67	
Tewksbury Almshouse,	778 33*	2,294 92	\$3,298 47	19,622 00	67,279 52	90,199 99	
Bridgewater Workhouse,	347 06*	-	-	10,731 42	35,308 57	46,039 99	
Monson School,	-	-	-	12,761 44	28,832 28	41,593 72	
Westborough School,	1,084 21*	55,597 75	-	13,178 95	39,811 22	52,990 17	
Lancaster School,	3,429 39†	-	4,519 37	4,307 83	20,563 89	29,391 09	
Total,	\$29,657 48	\$356,398 91	\$7,817 84	\$94,165 40	\$250,262 67	\$352,245 91	

* Paid into the State Treasury, October, 1875.

† Includes \$1,500 paid into the State Treasury, Oct. 30, 1875.

FINANCES OF STATE INSTITUTIONS.

TABLE XX.—Receipts of the State Institutions—Continued.

INSTITUTIONS.	From Farm and Farm Produce.	From Labor of Inmates.	FOR SUPPORT.		From all other sources.	Total Receipts.
			From Towns.	From Individuals.		
Worcester Hospital,	\$1,430 05	-	\$59,463 06	\$39,712 55	\$1,423 91	\$423,831 65
Taunton Hospital,	-	-	80,304 64	16,270 77	802 29	140,236 50
Northampton Hospital,	905 30	-	27,510 50	20,039 29	2,262 15	100,612 04
Tewksbury Almshouse,	-	-	-	-	560 42	93,833 66
Bridgewater Workhouse,	-	\$1,511 46	-	-	-	47,898 51
Monson School,	482 90	319 98	215 58*	-	81 93	42,694 11
Westborough School,	1,459 28	7,800 01	9,394 21	-	-	†128,325 63
Lancaster School,	266 63	174 07	3,517 68	-	138 78	36,917 64
Total,	\$4,544 16	\$9,805 52	\$180,405 67	\$76,022 61	\$5,269 48	\$1,014,349 74

* For Board of Truants.

† Does not include \$2,671.57 received from funds belonging to the institution.

APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—Expenditures at the State Institutions for the Year ending September 30, 1876.

INSTITUTIONS.	CURRENT EXPENSES.							
	Salaries, Wages, and Labor.	Provisions and Supplies.	Clothing.	Fuel and Lights.	Medicines and Medical Sup- plies.	Furniture, Beds, and Bedding.	Transportation and Travelling Expenses.	Ordinary Repairs.
Worcester Hospital, .	\$34,810 62	\$36,232 67	\$5,595 29	\$9,780 34	\$848 62	\$3,679 55	\$144 35	\$3,428 78
Taunton Hospital, . .	27,716 31	47,649 40	7,571 25	7,879 11	1,328 56	11,213 35	1,024 88	21,567 01
Northampton Hospital, .	25,862 72	29,083 82	4,385 81	5,957 11	1,618 70	2,727 92	820 91	5,640 98
Tewksbury Almshouse, .	17,607 84	38,433 21	8,606 38	10,726 29	1,209 11	1,198 33	1,476 64	5,774 95
Bridgewater Workhouse,	11,649 64	15,619 26	244 38	4,802 09	549 65	3,636 34	561 37	691 85
Monson School, . .	13,728 91	13,758 15	5,277 29	4,296 68	308 65	314 20	967 23	1,034 42
Westborough School, .	19,259 63	15,317 83	5,609 90	5,563 10	91 69	966 50	760 09	1,235 94
Lancaster School, . .	10,960 97	6,111 60	2,503 10	2,324 30	277 88	1,407 85	519 37	1,044 63
Total, . . .	\$161,596 64	\$202,155 94	\$39,793 40	\$51,329 02	\$6,232 86	\$25,144 04	\$6,274 84	\$40,418 56

FINANCES OF STATE INSTITUTIONS.

TABLE XXI.—Expenditures at the State Institutions—Continued.

INSTITUTIONS.	CURRENT EXPENSES—Con.			EXTRAORDINARY EXPENSES.				Total Disbursements.
	Expenses of Trustees or Inspectors.	All other ordinary Expenses.	Total Current Expenditures.	Buildings and Improvements.	Extraordinary Repairs.	Miscellaneous Disbursements.	Total Extraordinary Expenditures.	
Worcester Hospital, .	\$168 74	\$5,352 92	\$100,041 88	\$289,182 26	—	\$1,441 02	\$290,623 28	\$390,665 16
Taunton Hospital, .	—	3,401 59	129,351 46	9,323 98	—	—	9,323 98	138,675 44
Northampton Hospital, .	68 00	8,724 01	84,839 98	3,739 58	\$870 11	6,000 00	10,609 69	95,449 67
Tewksbury Almshouse, .	480 00	4,687 24	90,199 99	1,295 34	999 58	1,338 75*	3,633 67	93,833 66
Bridgewater Workhouse,	320 00	4,030 45	42,105 03	—	3,934 96	1,433 34*	5,368 30	47,473 33
Monson School, .	513 75	6,381 35	46,580 63	—	—	1,100 39*	1,100 39	47,681 02
Westborough School, .	134 21	4,051 28	52,990 17	55,597 75	—	18,111 06*	73,708 81	\$126,698 98

APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—Financial Condition of the State Institutions, September 30, 1876.

INSTITUTIONS.	LIABILITIES.			RESOURCES.				Balance in favor of the Institution.
	Salaries unpaid.	Bills Payable.	Total Liabilities.	Cash on hand.	Bills Receivable.	Unexpended Appropriations.	Total Resources.	
Worcester Hospital, .	\$2,987 27	\$5,384 30	\$8,371 57	\$33,166 49	\$27,609 52	—	\$60,776 01†	\$52,404 44
Taunton Hospital, .	3,544 36	13,670 15	17,214 51	1,561 06	35,557 02	—	37,118 08‡	19,903 57
Northampton Hospital, .	3,485 63	3,297 51	6,783 14	5,162 37	23,879 06	—	29,041 43	22,258 29
Tewksbury Almsbouse, .	—	—	—	—	—	\$25,925 56	25,925 56	25,925 56
Bridgewater Workho'se,	—	425 18*	425 18	425 18	—	14,691 43	15,116 61	14,691 43
Monson School, .	2,274 45	2,712 46	4,986 91	—	—	16,167 72	16,167 72	11,180 81
Westborough School, .	—	—	—	—	—	13,188 78	13,188 78§	13,188 78
Lancaster School, .	225 00	37 46*	262 46	2,067 70	—	7,736 11	9,803 81	9,541 35
Total, . . .	\$12,516 71	\$25,527 06	\$38,043 77	\$42,382 80	\$87,045 60	\$77,709 60	\$207,138 00	\$169,094 23

* Sum due the State Treasury, but not paid in until October, 1876.
† Excludes the reserved fund, amounting to \$11,000.

‡ Excludes \$5,391.05 in funds not available for current expenses.
§ Excludes the permanent fund, amounting to \$31,000.

COMPARATIVE COST AT STATE INSTITUTIONS.

TABLE XXIII.—Comparative Cost of different Items by the Week.

INSTITUTIONS.	Reported Average No. of Inmates.	Salaries, Wages and Labor.	Provisions and Supplies.	Clothing.	Fuel and Lights.	Medicines and Medical Supplies.	Furniture, Beds and Bedding.	Transportation and Travelling Expenses.	Ordinary Repairs.	All other ordinary Expenses.	AVERAGE WEEKLY Cost.	
											Estimates by Superintendents.	Estimates by the Secretary.
Worcester Hospital, .	500.2	\$1 33.9	\$1 39.3	\$0 21.5	\$0 37.6	\$0 03.3	\$0 14.1	\$0 00.6	\$0 13.2	\$0 21.2	\$3 85	\$3 84
Taunton Hospital, .	664.	80.3	1 38.	21.9	22.8	03.8	32.5	03.	62.5	09.9	3 75	3 74
Northampton Hospital, .	474.2	1 05.	1 17.7	17.8	24.2	06.6	11.1	03.3	22.9	35.6	3 52	3 53
Hospitals as a class,	1,638.4	\$1 03.8	\$1 32.5	\$0 20.6	\$0 27.6	\$0 04.5	\$0 20.7	\$0 02.3	\$0 36.9	\$0 20.8	\$3 68	\$3 71
Tewksbury Almshouse, .	918.	\$0 36.8	\$0 80.5	\$0 18.	\$0 22.4	\$0 02.5	\$0 02.5	\$0 03.1	\$0 12.1	\$0 10.8	\$1 88	\$1 89
Bridgewater Workhouse, .	427.9	52.4	70.2	01.1	21.6	02.4	16.3	02.5	03.1	19.5	1 85	1 81
Monson School, .	515.	51.3	51.4	19.7	16.1	01.1	01.2	03.6	03.9	25.7	1 74	1 49
Westborough School, .	347.8	1 06.5	84.7	31.	30.8	00.5	05.3	04.2	06.8	23.2	2 93	2 98
Lancaster School, .	122.	1 72.7	96.3	39.4	36.6	04.4	22.2	08.2	16.4	16.8	4 13	4 10
Totals, . . .	3,969.1	\$0 78.3	\$0 97.9	\$0 19.3	\$0 24.9	\$0 03.	\$0 12.2	\$0 03.	\$0 19.6	\$0 19	\$2 77	\$2 75

APPENDIX TO SECRETARY'S REPORT.

TABLE XXIV.—Names of Persons sent out of the Commonwealth by the General Agent of State Charities under chapter 83, Acts of 1860.

DATE.	NAMES.	WHERE SENT.	EXPENSES.
1875.			
Oct. 4,	Tyne, Annie,	New York,	\$4 00
5,	Foley, Maurice,	"	8 00
5,	Foley, Margaret,	"	
6,	Bain, Sinclair H.,	Providence, R. I.,	2 70
6,	Bain, Mary,	" "	
6,	Bain, John,	" "	2 70
7,	Dennistown, Alexander,	" "	
7,	Dennistown, Catherine,	" "	2 70
7,	Dennistown, Margaret,	" "	
7,	Dennistown, Isabella,	" "	2 70
7,	Dennistown, Catherine,	" "	
7,	Dennistown, Alexander,	" "	1 00
7,	Heany, Peter,	Portland, Me.,	
8,	Allen, George,	" "	1 00
8,	Wilson, Patrick,	New York,	4 00*
8,	Wilson, Catherine,	"	
8,	Wilson, Mary,	"	16 50
12,	Atwood, Israel,	Philadelphia, Penn.,	
12,	Atwood, Margaret,	" "	4 00
13,	Glancy, James,	New York,	
13,	O'Neil, Mary J.,	"	4 00
14,	Devine, Mary,	St. John, N. B.,	11 00
14,	Devine, Mary,	" "	
14,	Devine, Letitia,	" "	5 70
14,	Devine, Richard,	" "	
14,	Devine, John,	" "	28 00*
15,	Marshall, Patrick,	Albany, N. Y.,	
16,	Dale, Owen,	England,	70 00
16,	Dale, Catherine,	"	
16,	Dale, Johanna,	"	20 00
16,	Dale, Ellen,	"	
16,	Dale, Margaret,	"	4 00
16,	Dale, Catherine,	"	
16,	Mahony, William,	Ireland,	24 00
16,	Mahony, Margaret,	"	
16,	Mahony, Kate,	"	4 00
18,	Carter, Eugene,	Baltimore, Md.,	
18,	Carter, Margaret,	" "	4 00
18,	Carter, Mary,	" "	
18,	Carter, Thomas,	" "	3 00
21,	Colbart, John,	New York,	
23,	Finn, Catherine,	Ireland,	2 00
26,	Clifford, Frank,	New York,	4 00
27,	Elwell, Louisa,	Rockland, Me.,	3 00
28,	Schaffer, Sarah,	Annapolis, N. S.,	2 00
28,	McDavitt, Edward,	Portland, Me.,	1 00
28,	Wallace, James,	Providence, R. I.,	1 35
29,	Stag, Lorenda,	Hartford, Conn.,	4 00
29,	Stag, Charles,	" "	
Nov. 1,	Golding, Annie,	New York,	4 00
1,	Burt, George,	Portland,	1 00
1,	Corblson, Morris,	New York,	4 00
3,	Croswell, Edna,	Philadelphia,	8 25
4,	Morris, Oscar,	Orange Court House, Va.,	8 25

* Part fare.

PERSONS REMOVED

Persons Removed—Conti

DATE.	NAMES.	WH
1875.		
Nov. 4,	Kine, Ellen,	New Mark
4,	O'Connor, Patrick,	"
4,	Kine, James,	"
4,	Seaton, Lena,	Montreal, (
4,	Seaton, Alice,	"
4,	Seaton, William,	"
5,	Gasser, Joseph,	New York,
6,	Crockett, Isabella,	Halifax, N
6,	Rankin, John J.,	"
6,	Crockett, Amelia B.,	"
6,	Keeliher, Bartholomew,	"
10,	Elmer, Richard,	Philadelph
10,	Elmer, Martha,	"
10,	Elmer, William,	"
10,	Elmer, Elizabeth,	"
13,	McKay, Johnnie,	Cow Bay, (
13,	McKay, William H.,	"
15,	Porter, Margaret,	New York,
16,	Fitzgiven, John,	Providence
17,	Hoflinger, Gilbert,	New York,
17,	Davis, Mary,	Savannah,
17,	Davis, Anna,	"
18,	Riordan, John H.,	New York,
18,	Lind, Charles,	"
20,	Mabee, Mary,	St. John, N
20,	Mabee, Charles,	"
20,	Mabee, Theodore,	"
20,	Mabee, Willie,	"
23,	Cosey, Frank (colored),	New York,
23,	Cordinat, Sarah,	Liverpool,
24,	Weber, George,	Providence
24,	Huntoon, Thomas,	Portland,
26,	McDonald, Mary A.,	New York,
26,	Morton, Charles,	"
Dec. 1,	Guthrie, Elizabeth J.,	California,
1,	Lane, Otis,	Winterport
1,	Lane, Clara,	"
1,	Finney, John,	Providence
1,	Brown, William,	Portland,
1,	Smith, William,	New York,
2,	Atherton, Daniel,	Portland,
2,	Chaplin, Moses,	Philadelph
2,	Brinkly, Peter, alias John Williams (colored),	New York,
4,	Watkins, Charles,	England,
4,	Watkins, Samuel,	"
4,	Watkins, Mary,	"
6,	Doherty, Thomas,	Portland,
7,	Mathews, John,	New York,
7,	Child, John,	"
7,	Kane, James E.,	"
7,	Nagle, Michael,	"
7,	Murray, Michael,	"
8,	Battle, Thomas,	Portland,
9,	Cluney, Mary A.,	Texas, .
9,	Clair, James,	Philadelph
9,	Carroll, Mary,	New York,
9,	Marsh, Edward,	"
9,	Marsh, Susannah,	"
9,	Morgan, Kate,	"
9,	Morgan, John J.,	"

APPENDIX TO SECRETARY'S REPORT.

Persons Removed—Continued.

DATE.	NAMES.	WHERE SENT.	EXPENSES.
1875.			
Dec. 10,	Armitage, John A., . . .	New York, . . .	\$4 00
10,	Harris, George H., . . .	" . . .	4 00
11,	McGuire, William, . . .	Portland, . . .	1 00
11,	Harrigan, Margaret, . . .	Halifax, N. S., . . .	7 00
14,	Crobo, William, . . .	Vermont, . . .	} 10 00
14,	Crobo, Mary, . . .	" . . .	
14,	Crobo, Mary, . . .	" . . .	
14,	Crobo (infant), . . .	" . . .	
15,	Hurley, Daniel, . . .	Greenfield, Mass., . . .	3 20
15,	McLennan, William, . . .	New York, . . .	4 00
15,	Taber, Marcellus, . . .	Albany, . . .	6 20
15,	Kendall, James, . . .	New York, . . .	4 00
17,	Ames, Julia W., . . .	Dover, Me., . . .	7 25
18,	Esther, Mary, . . .	England, . . .	} 10 00*
18,	Esther, Annie, . . .	" . . .	
20,	Nester, John, . . .	New York, . . .	4 00
21,	Hunter, Lewis, . . .	Philadelphia, . . .	} 25 50
21,	Hunter, Martha, . . .	" . . .	
21,	Hunter, Sarah, . . .	" . . .	
21,	Hunter, Edward, . . .	" . . .	
21,	Hunter, Lewis, . . .	" . . .	} 4 00
21,	Murray, James, . . .	New York, . . .	
22,	Caman, Thomas, . . .	Providence, . . .	1 35
22,	Boog, Mary, . . .	Chicago, . . .	} 8 00*
22,	Boog, Mary, . . .	" . . .	
22,	Boog, Letitia, . . .	" . . .	
22,	Shoesmith, Thomas, . . .	England, . . .	
22,	Shoesmith, Elizabeth, . . .	" . . .	} 15 00*
22,	Shoesmith, Sarah A., . . .	" . . .	
22,	Shoesmith, Amanda, . . .	" . . .	
22,	Shoesmith, Elizabeth, . . .	" . . .	
22,	Shoesmith, Susan, . . .	" . . .	
22,	Shoesmith, Margaret, . . .	" . . .	
22,	Shoesmith, Abraham, . . .	" . . .	} 4 00
24,	Brotherson, Robert N., . . .	New York, . . .	
24,	Ryan, Benjamin, . . .	" . . .	4 00
24,	Griffin, Edward L., . . .	Manchester, N. H., . . .	1 50
28,	Parsons, George J., . . .	Portland, . . .	1 00
28,	Hudson, Mandon, . . .	England, . . .	} 15 00
28,	Hudson, Almira, . . .	" . . .	
28,	Hudson, Charles, . . .	" . . .	
28,	Hudson, Alice, . . .	" . . .	
29,	Heffernan, Ellen, . . .	Providence, . . .	} 1 35
29,	Heffernan, Cornelius, . . .	" . . .	
29,	Harrison, John, . . .	New York, . . .	4 00
31,	McKinzie, John J., . . .	England, . . .	} 30 00
31,	McKinzie, Mary, . . .	" . . .	
31,	McKinzie, John, . . .	" . . .	
31,	McKinzie, Charles, . . .	" . . .	
31,	McKinzie, Emeline, . . .	" . . .	
31,	McKinzie, Sidney, . . .	" . . .	
1876.			
Jan. 1,	Grealish, Mary, . . .	Ireland, . . .	3 75
1,	Burwell, Samuel, . . .	New York, . . .	4 00
3,	Rolf, Annie, . . .	Windsor, N. S., . . .	9 00
4,	Kahan, George, . . .	New York, . . .	4 00
4,	Sutanberg, Betsey, . . .	" . . .	} 9 00
4,	Sutanberg, Rachel, . . .	" . . .	
4,	Sutanberg, Charles, . . .	" . . .	
4,	Sutanberg, Rosa, . . .	" . . .	

* Part fare.

PERSONS REMOVED.

Persons Removed—Continued.

DATE.	NAMES.	WHERE SENT.	EXPENSES.
1876.			
Jan. 5,	Ledwidge, Christopher, .	Fisherville, N. H., .	\$2 25
6,	Thompson, John, .	New Haven, Conn., .	5 00
7,	Griffin, Henry J., .	New York, .	4 00
12,	Hartshorn, Elbridge D., .	"	4 00
13,	Smith, George, .	"	4 00
13,	Canning, Mary, .	Norridgewock, Me., .	6 00
15,	Boyle, Frank, .	Portland, .	1 00
17,	Coombe, Henry, .	New York, .	4 00
17,	Hamilton, John P., .	"	4 00
18,	Butler, Aaron, .	Natick, Mass., .	50
18,	Steinborn, Frank, .	New York, .	4 00
19,	Dalton, John, .	"	4 00
19,	Lawrence, Ellen, .	Philadelphia, .	} 11 75
19,	Lawrence, Thomas, .	"	
19,	Lawrence, Mary, .	"	
19,	Lawrence, Daniel, .	"	
20,	Bellivan, Denny, .	Portland, Me., .	1 00
20,	Coleman, James, .	New York, .	4 00
20,	Evans, George, .	"	4 00
21,	Harrington, Daniel, .	Portsmouth, N. H., .	1 70
21,	DeVaul, George (colored), .	Providence, .	1 35
21,	Brennan, Edward B., .	New York, .	4 00
21,	Gorman, Eliza, .	England, .	} 32 85
21,	Gorman, Ann, .	"	
21,	Gorman, Mary, .	"	
21,	Gorman, Eliza, .	"	
21,	Wood, John, .	"	} 6 80*
21,	Wood, Maria, .	"	
21,	Berry, Ambrose, .	"	
21,	Berry, Elizabeth, .	"	
21,	Berry, Thomas J., .	"	} 7 50
21,	Berry, John J., .	"	
21,	Berry, Mary E., .	"	
21,	Hill, Rosa, .	Philadelphia, .	
22,	Cooper, Edward M., .	Providence, .	1 35
22,	Sprague, James, .	"	1 35
22,	Donovan, James, .	Alton Bay, N. H., .	2 90
24,	Flynn, Michael, .	New York, .	4 00
24,	Wilson, Hannah, .	Philadelphia, .	} 7 50
24,	Wilson, Lizzie, .	"	
25,	Phillips, Sarah, .	Saco, Me., .	} 5 00
25,	Phillips, Estella, .	"	
25,	Patterson, Daniel E., .	Portland, Me., .	1 00
25,	Anderson, Horatio, .	" "	1 00
25,	Hagerty, Dennis, .	New York, .	4 00
25,	Corbet, Elizabeth, .	White River Junction, .	} 10 00
25,	Corbet, Thomas, .	" "	
25,	Corbet, Mary A., .	" "	
27,	Williams, Arthur, .	Albany, .	5 70
28,	Burk, Michael, .	New York, .	4 00
28,	Dumont, Ulphona, .	"	4 00
29,	Mahoney, William, .	Ireland, .	} 40 00
29,	Mahoney, Bartholmew, .	"	
29,	Maloney, Patrick, .	"	
29,	Maloney, Ellen, .	"	} 73 25
29,	Maloney, Peter, .	"	
29,	Maloney, James, .	"	
29,	Hefernin, Catherine, .	New York, .	4 00
Feb. 1,	Scott, Anna, .	Utica, N. Y., .	7 60

* Part fare.

APPENDIX TO SECRETARY'S REPORT.

Persons Removed—Continued.

DATE.	NAMES.	WHERE SENT.	EXPENSES.
1876.			
Feb. 1,	Friend, Samuel J.,	Providence,	\$0 85*
1,	Myers, John,	New York,	4 00
2,	Karl, Franz F.,	"	4 00
3,	Enwright, Agnes,	"	4 00
3,	Peters, Richard,	"	4 00
7,	Farrell, Mary,	Claremont, N. H.,	4 00
7,	Montgomery, Nora,	Swanton, Vt.,	9 00
11,	Blanchard, Ada,	Rutland, Vt.,	7 00
21,	Daly, Mathew,	New York,	4 00
21,	Molin, Caster A. W.,	"	4 00
24,	Foley, John,	Pawtucket, R. I.,	1 25
Mar. 1,	Greenalch, Miles,	Albany,	5 70
1,	Williams, Phebe,	Hartford, Conn.,	8 00
1,	Williams, Maria,	" "	
1,	Williams, Edna,	" "	
1,	Kelley, Ellen,	Great Falls, N. H.,	
1,	Kelley, Jeremiah,	" "	14 40
1,	Kelley, Julia,	" "	
1,	Kelley, Ellen,	" "	
1,	Kelley, Margaret,	" "	
1,	Kelley, Johanna,	" "	4 00
1,	Kelley, Mary,	" "	
1,	Kelley, John,	" "	
1,	Wilson, Edward,	New York,	1 00
3,	Torren, Anthony,	Portland,	3 50
9,	Lyons, Williams,	New York,	7 25
14,	Warner, Martha,	Philadelphia,	30 00
18,	Crawford, Amelia (colored),	Surinam, S. A.,	
18,	Crawford, Albert (colored),	" "	
18,	Erie, Josephine,	St. Johns, Ca.,	
18,	Erie, Patrick,	" "	20 00
18,	Erie, Edward,	" "	
18,	Erie, Morris,	" "	
18,	Erie, Della,	" "	
18,	Erie, Henry,	" "	3 50
18,	Erie, Levina,	" "	
18,	Erie, Eveline,	" "	
22,	Sullivan, Margaret,	New York,	3 50
22,	Burns, Thomas,	"	3 50
23,	Stevens, John,	Baltimore,	10 00
25,	Murphy, William,	New York,	3 50
27,	Manning, Honora,	"	3 50
27,	Manning, Willie,	"	
27,	Cottley, John A.,	Montreal, Ca.,	
27,	Cottley, Eliza,	"	
27,	Cottley, Eardley,	"	42 00
27,	Cottley, Edward,	"	
27,	Cottley, Minnie,	"	
27,	Cottley, Ella,	"	
27,	Cottley, Earnest,	"	25 00
27,	Cottley, Robert,	"	
28,	Rymon, Manuel,	Fayal,	
28,	Rymon, Louisa,	"	
28,	Rymon, Narcissa,	"	3 50
28,	Rymon, Leonora,	"	
29,	Mahoney, Thomas,	New York,	2 00
30,	Campbell, John,	Concord, N. H.,	1 00
30,	King, Byron T.,	Portland,	13 30
30,	Desmond, Margaret,	Mount Morris, N. Y.,	

* Part fare.

PERSONS REMOVED.

Persons Removed—Continued.

DATE.	NAMES.	WHERE SENT.	EXPENSES.
1876.			
Apr. 1,	Hammond, Alice, . . .	New York, . . .	\$10 00
1,	Hammond, Patrick, . . .	" . . .	
1,	Kennedy, Mary A., . . .	" . . .	
1,	Kennedy, Sarah J., . . .	" . . .	
1,	Hannon, Daniel, . . .	Dedham, Mass., . . .	25
1,	Tachella, Augeto, . . .	Italy, . . .	35 00
3,	Nixon, Jane, . . .	Wilmot, N. S., . . .	8 50
5,	Woods, Charles, . . .	Portland, . . .	2 00
6,	Hartwell, Walter, . . .	" . . .	1 00
7,	Farrell, Thomas, . . .	New York, . . .	12 00
7,	Farrell, Mary, . . .	" . . .	
7,	Kelly, Annie, . . .	" . . .	
7,	Kelly, Maria, . . .	" . . .	
8,	Brennan, John, . . .	England, . . .	3 75*
10,	Herpe, Mary, . . .	New York, . . .	7 00
10,	Herpe, Phillip, . . .	" . . .	
10,	Herpe, Simon, . . .	" . . .	
14,	Gross, Mary, . . .	" . . .	
14,	Gross, Harry, . . .	" . . .	3 50
14,	Robinson, Emma, . . .	" . . .	31 75
15,	Driscoll, Florence, . . .	Ireland, . . .	
15,	Owens, John, . . .	New York, . . .	
15,	Owens, Jeannette, . . .	" . . .	
15,	Owens, Lucy, . . .	" . . .	7 00
17,	Doyle, Catherine, . . .	Portland, . . .	1 00
18,	Pettsly, Ezra A., . . .	New York, . . .	8 00
18,	Pettsly, Elizabeth, . . .	" . . .	
18,	Charlon, Frederick, . . .	Canada, . . .	
18,	Charlon, Philomena, . . .	" . . .	
18,	Charlon, Frederick, . . .	" . . .	25 00
18,	Charlon, Anglee, . . .	" . . .	4 50
19,	Eklund, Maria A., . . .	New Haven, Conn., . . .	
19,	Eklund, Frank, . . .	" . . .	
19,	Heal, George H., . . .	Portland, . . .	
19,	Miller, Annie, . . .	New York, . . .	1 00
19,	Miller, Fisher, . . .	" . . .	3 50
20,	Dauhigg, Mary, . . .	" . . .	3 50
20,	Fitzpatrick, Annie, . . .	" . . .	3 50
21,	Campbell, Samuel, . . .	Portland, . . .	1 00
21,	Pitt, Charles J., . . .	New York, . . .	3 50
21,	Monart, George, . . .	" . . .	7 00
21,	Monart, Jane, . . .	" . . .	
22,	Alexander, James, . . .	England, . . .	
24,	Coleman, William, . . .	New York, . . .	
24,	Murther, Agnes, . . .	Albany, . . .	3 50
24,	Ellsworth, Mattie, . . .	Portsmouth, N. H., . . .	5 70
25,	Prescott, Hattie, . . .	Iowa, . . .	1 75
25,	Prescott, Elroy, . . .	" . . .	10 00
26,	Myers, Hannah, . . .	New York, . . .	3 50
26,	Myers, Sarah, . . .	" . . .	
26,	Kidder, Arnold, . . .	White River Junction, . . .	
27,	O'Connor, Margaret, . . .	Chicago, Ill., . . .	
27,	O'Connor, Minnie, . . .	" . . .	52 00
27,	O'Connor, Henry, . . .	" . . .	
27,	O'Connor, Isabella, . . .	" . . .	
27,	O'Connor, Lizzie, . . .	" . . .	
27,	O'Connor, Fanny, . . .	" . . .	
27,	O'Connor, James, . . .	" . . .	
27,	O'Connor, Louisa, . . .	" . . .	

* Part fare.

APPENDIX TO SECRETARY'S REPORT.

Persons Removed—Continued.

DATE.	NAMES.	WHERE SENT.	EXPENSES.
1876.			
Apr. 27,	Ward, John D., . . .	St. John, N. B., . . .	\$5 50
28,	McDonald, Margaret A., . . .	New York, . . .	3 50
May 1,	Kelly, Margaret, . . .	Philadelphia, . . .	6 90
1,	Kelly, Christina, . . .	" . . .	7 25
1,	Bailey, Mary E., . . .	Philadelphia, . . .	6 90
1,	Bailey, Alice, . . .	" . . .	3 00
2,	Eaton, Ellen, . . .	" . . .	3 50
2,	Gaskill, Louisa, . . .	Portland, Me., . . .	5 70
2,	Reece, John, . . .	New York, . . .	3 50
3,	Curtis, Alma, . . .	Albany, N. Y., . . .	3 50
4,	Champion, Margaret, . . .	New York, . . .	3 75*
6,	Fallon, Mary, . . .	Ireland, . . .	2 00
8,	Warren, George S., . . .	Concord, N. H., . . .	1 00
8,	Davis, Henry, . . .	Portland, . . .	3 50
8,	Kerrigan, Annie, . . .	New York, . . .	4 00
8,	Kerrigan, Thomas, . . .	" . . .	10 00
8,	Duggan, Margaret, . . .	" . . .	3 50
8,	Duggan, Frederick, . . .	" . . .	5 50
9,	Newcomb, Catherine, . . .	Rochester, N. Y., . . .	13 00
11,	Moore, Thomas, . . .	New York, . . .	7 00
11,	Ward, John, . . .	" . . .	120 00
11,	Kennett, Annie, . . .	Calais, Me., . . .	12 50
11,	Pollard, Martha, . . .	Braintree, Vt., . . .	1 00
11,	Pollard, Catherine, . . .	" . . .	3 50
11,	Pollard, Edward, . . .	" . . .	5 50
11,	Burns, James P., . . .	Vermont, . . .	7 00
13,	Sexton, Cornelius, . . .	Ireland, . . .	12 50
13,	Sexton, Johanna, . . .	" . . .	1 00
13,	Sexton, John, . . .	" . . .	3 50
13,	Sexton, Michael, . . .	" . . .	3 50
13,	Sexton, Dennis, . . .	" . . .	3 50
13,	Sexton, Jeremiah, . . .	" . . .	3 50
13,	Palmer, Guy, . . .	Norfolk, Va., . . .	12 50
15,	Smith, Edward, . . .	Portland, . . .	1 00
16,	Campbell, William, . . .	New York, . . .	3 50
17,	Sterbezsky, Thomas E., . . .	" . . .	3 50
17,	Holt, Thomas W., . . .	Toronto, Ca., . . .	10 00
18,	Spicer, Benj. D., . . .	Watertown, N. Y., . . .	10 10
18,	O'Rourke, James, . . .	New York, . . .	3 50
19,	Gillespie, James, . . .	" . . .	3 50
20,	Jones, Mary J., . . .	England, . . .	1 65*
20,	Jones, Betsey, . . .	" . . .	28 00
20,	Jones, John J., . . .	" . . .	42 00
20,	Duhig, Mary, . . .	Ireland, . . .	3 50
20,	Bairds, Mary, . . .	" . . .	1 00
20,	Bairds, Peter, . . .	" . . .	84 00
23,	Haining, Harry, . . .	New York, . . .	3 50
25,	Murphy, Timothy, . . .	Portland, . . .	1 00
27,	Yellop, Alice, . . .	England, . . .	84 00
27,	Yellop, Annie E., . . .	" . . .	74 00*
27,	Yellop, Edith, . . .	" . . .	
27,	Yellop, Willie, . . .	" . . .	
27,	Yellop, Laura, . . .	" . . .	
27,	Ward, John, . . .	" . . .	
27,	Ward, Emily, . . .	" . . .	
27,	Ward, James, . . .	" . . .	
27,	Ward, Herbert, . . .	" . . .	
27,	Ward, Seneth, . . .	" . . .	
27,	Ward, John, . . .	" . . .	

* Part fare.

PERSONS REMOVE

Persons Removed—Cont

DATE.	NAMES.	WI
1876.		
May 27,	Lowe, James,	England,
27,	Lowe, Ann,	"
29,	Gay, Elmer E.,	Amherst,
29,	Blye, Nancy,	New York
29,	Blye, Francis,	"
29,	Blye, Henry,	"
29,	Blye, Nellie,	"
30,	Keay, Edwin A.,	Augusta, 1
30,	Keay, Carrie,	"
June 1,	Johnson, Nabby,	New York
1,	Duffy, Michael,	Providence
1,	Santell, Eleab,	Fonda, N.
1,	Riley, William C.,	Philadelph
1,	Riley, Anna C.,	"
1,	Drake, Fredrokier,	"
2,	Libby, Albertina,	Portland,
2,	Libby, William,	"
2,	Libby, Robert E.,	"
2,	Libby, Ella,	"
2,	Libby, Joseph,	"
3,	O'Brien, Michael,	England,
3,	O'Brien, Mary,	"
3,	O'Brien, Edward,	"
3,	O'Brien, Patrick,	"
3,	O'Brien, Mary F.,	"
3,	Leary, Mary,	Ireland,
8,	Cooper, Mary,	Philadelph
8,	Cooper, Frank B.,	"
8,	Burke, Ann,	Brooklyn,
8,	Burke, Mary A.,	"
8,	Burke, Margaret,	"
8,	Burke, Winefred,	"
8,	Burke, Lizzie,	"
8,	Burke, Thomas,	"
8,	Burke, Eshel,	"
9,	Coffey, Alexander,	Providence,
9,	Clark, Henry,	"
9,	Carter, Minnie,	Sharon, Vt.
9,	Ryan, Johanna,	New York,
9,	Ryan, John,	"
9,	Kearns, William,	"
9,	Quinn, Kate Ann,	Springfield,
9,	Gray, Margaret,	New York,
9,	Gray, Margaret,	"
9,	Gray, Walter,	"
9,	Gray, William,	"
9,	Gray, Maria,	"
10,	McCullum, Louisa,	Charlottetov
10,	Williams, Annie,	"
10,	Williams, John T.,	"
12,	Rice, Charles,	Manchester,
13,	Benneghoff, Anna,	New Bedfor
13,	Griffen, Jeremiah,	New York,
14,	Smith, John,	Providence,
14,	Quinn, Winefred,	New York,
14,	McFarland, Eliza,	Moncton, N.
14,	McDonald, Jennie,	Providence,
14,	Carter, Ellen,	New York,
14,	Carter, Mary E.,	"

* Part fare.

APPENDIX TO SECRETARY'S REPORT.

Persons Removed—Continued.

DATE.	NAMES.	WHERE SENT.	EXPENSES.
1876.			
June	14, Coupal, Fred.,	Montreal, Ca.,	\$15 00
	14, Coupal, Louisa,	"	
	14, Coupal, Josephine,	"	
	14, Coupal, Amelia,	"	
	14, Coupal, Mary,	"	
	14, Coupal, Fred.,	"	3 50
	15, Mack, Edward,	New York,	
	17, Larkin, Delia,	Charlottetown, P. E. I.,	10 00
	19, Rotchford, John,	New York,	3 50
	19, Barry, Mary,	"	3 50
	21, McKinzie, Elizabeth,	"	8 00
	21, McKinzie, Albert,	"	
	21, McKinzie, Lizzie,	"	
	22, Grought, Robert,	Suncook, N. H.,	90
	26, Setroldstrom, John,	New York,	3 50
	26, McDonald, Robert,	"	3 50
	29, Higgins, Elizabeth,	Hopkinton, N. H.,	2 60
	29, Hall, Annie,	Lawrence, Mass.,	80
	29, Byrnes, Joseph,	Philadelphia,	6 65
	29, McPherson, Annie,	New York,	3 50
	29, Conway, Mary,	"	7 00
	29, Conway, Margaret,	"	
	29, Conway, John,	"	
July	1, Corcoran, Maggie,	Ireland,	3 75*
	1, Bowles, Ann J.,	Halifax, N. S.,	7 00
	1, McKay, Christina,	Pictou, N. S.,	10 00
	1, McManus, Mary,	Albany, N. Y.,	5 70
	1, McLeod, Catherine J.,	Portland, Me.,	1 00
	3, Garvin, Mary,	New York,	7 00
	3, Garvin, Julia,	"	
	3, Garvin, Mary,	"	
	5, Lee, Mary,	Providence, R. I.,	1 35
	6, Williams, Clara,	Milton, Vt.,	8 00
	8, Ewin, John,	New York,	2 00
	8, Coleman, Ann,	"	3 75*
	8, Coleman, Patrick,	"	
	10, Human, Harriet,	Saratoga,	6 80
	10, Human, Angeline,	"	
	10, Henderson, Amelia P.,	Bridgeton, N. J.,	10 65
	11, Burbank, Catherine,	Baltimore, Md.,	15 75
	11, Burbank, Alice,	"	
	11, Ryan, Michael,	Utica, N. Y.,	7 60
	11, Kline, John,	New York,	3 50
	12, Blake, Maria,	Springfield, Mass.,	5 00
	13, Waddell, Jotham,	Providence,	2 70
	13, Waddell, Mary H.,	"	
	13, Petts, Adam,	Philadelphia,	5 00*
	13, Patience, Annie,	New York,	3 50
	13, Patience, Annie,	"	
	13, Patience, John,	"	3 50
	13, McCauley, Eliza,	"	
	15, Galcomb, Lucy,	Port Hawksbury,	10 00
	15, Galcomb, William J.,	"	
	15, Harlow, Ellen,	England,	59 75
	15, Harlow, Anna,	"	
	15, Harlow, Kate,	"	
	17, Sheehan, Ellen,	New York,	3 50
	18, Lynch, John,	"	8 00
	18, Lynch, Mary,	"	

* Part fare.

PERSONS REMOVED

Persons Removed—Conti

DATE.	NAMES.	WHERE.
1876.		
July	19, Buckley, John,	Portland,
	19, Lees, Elias,	New York,
	19, Lees, Sarah,	"
	19, Rainger, Phebe,	Holyoke, M.
	19, Pinkham, Thos. W.,	Townsend,
	22, Bowman, Mary,	Providence
	24, Osborn, Charles,	Enfield, N.
	24, Buckman, John,	Portland,
	24, Hall, Mary J.,	Montreal,
	25, Sullivan, Mary,	New York,
	25, Sullivan, Alexander,	Providence,
	25, Greenwood, Margaret,	Nova Scotia
	26, Smith, John M.,	Potnam, Ct.
	26, Hughes, John,	New York,
	27, Byers, Sarah,	Halifax, N.
	27, Byers, George,	" "
	27, Byers, William,	" "
	28, Aspell, John,	Portsmouth
	28, Ryder, William H.,	New York,
	29, Frazier, Matilda,	Charlottetown
	29, Frazier, William,	"
	29, Frazier, James,	"
	29, Frazier, Albert,	"
	29, Frazier, Ellen C.,	"
	29, Garvin, John,	Holyoke, M.
	29, Erickson, Sofia,	Gottenburg,
	29, Smith, Mary A.,	Ireland,
	29, Preston, Edward,	England,
Aug.	1, Mundle, James A.,	New York,
	1, Gibson, Susannah,	England,
	1, Gibson, James H.,	"
	1, Gibson, William A.,	"
	1, Gibson, Robert E.,	"
	1, Gibson, Charles,	"
	1, Gibson, Lillie,	"
	2, Brennan, Dennis,	New York,
	2, Grovncor, Chas. A.,	Shaker Village
	3, Derz, Usher,	Providence,
	4, Carr, Michael,	St. John, N.
	4, Harris, Jessie,	Hudson, N.
	4, Harris, Mary,	" "
	4, Harris, Willie,	" "
	5, Cudmore, Michael,	New York,
	5, Walker, George,	England,
	5, Walker, Harriet,	"
	5, Walker, George C.,	"
	5, O'Halloran, Mary,	New York,
	5, O'Halloran, James,	"
	5, O'Halloran, Mary,	"
	5, O'Halloran, Nellie,	"
	5, O'Halloran, Thomas,	"
	8, Timmins, James,	"
	9, Hanson, Martha,	St. Andrews,
	9, Hanson, Georgia,	"
	10, West, Lena,	New York,
	10, West, Mary,	"
	10, Dobson, William,	Portland,
	12, Johnson, Theresa,	Gottenburg,
	12, Boufford, Amalia,	New York,

APPENDIX TO SECRETARY'S REPORT.

Persons Removed—Continued.

DATE.	NAMES.	WHERE SENT.	EXPENSES.
1876.			
Aug. 12,	Van Damne, Peter, . . .	England,	\$4 00*
12,	Van Damne, Louisa, . . .	"	
12,	Van Damne, Charles, . . .	"	
12,	Van Damne, Louisa, . . .	"	
12,	Van Damne, Laura, . . .	"	
14,	Mahoney, John, . . .	New York,	12 00
14,	Mahoney, Ellen, . . .	"	
14,	Mahoney, James, . . .	"	
15,	Smith, John H., . . .	"	2 00
15,	Tanbenhaus, Julius, . . .	"	4 00
16,	Chapman, Amelia, . . .	Harlem, N. Y., . . .	5 50
16,	Howard, Catherine, . . .	Baltimore,	12 00
17,	Mulligan, Michael, . . .	Manchester, N. H., . . .	4 50*
17,	Mulligan, Mary, . . .	" "	
17,	Mulligan, Thomas, . . .	" "	
17,	Mulligan, James, . . .	" "	
17,	Mulligan, Michael, . . .	" "	
17,	Mulligan, Mary, . . .	" "	1 00
17,	Mulligan, Annie, . . .	" "	
18,	Moshier, Albert S., . . .	Portland,	
18,	Clayton, Mary, . . .	New York,	4 00
18,	Clayton, Mary, . . .	"	
18,	Clayton, Hannah, . . .	"	
18,	Clayton, Ellen, . . .	"	28 00
18,	Griswold, Katie, . . .	England,	
18,	Griswold, Alice, . . .	"	4 30
18,	Brunel, Peter, . . .	Canada,	
18,	Brunel, Calista, . . .	"	
18,	Brunel (child), . . .	"	
18,	Brunel (child), . . .	"	3 10
18,	May, Peter, . . .	"	
18,	May, James, . . .	"	7 00
19,	Shotell, Mary, . . .	Halifax, N. S., . . .	112 00
19,	Sahlberg, Augustus, . . .	England,	
19,	Sahlberg, Beata, . . .	"	
19,	Sahlberg, Earnest, . . .	"	
19,	Sahlberg, Theresa, . . .	"	
19,	Sahlberg, Agnes, . . .	"	25 00
19,	Sahlberg, Axel, . . .	"	
21,	Quinn, Johanna, . . .	Sydney, C. B., . . .	
21,	Quinn, John, . . .	" "	
21,	Quinn, Wille, . . .	" "	4 00
21,	Quinn, Laura, . . .	" "	
21,	Quinn, Mary E., . . .	" "	
21,	Quinn, James, . . .	" "	4 00
22,	Patterson, Daniel, . . .	New York,	
22,	Shaw, John, . . .	"	4 00
22,	White, Thomas, . . .	Portland,	1 00
24,	Williams, Henry, . . .	"	1 00
24,	Trechy, John, . . .	New York,	4 00
24,	Whalen, Thomas, . . .	Northampton, Mass., . . .	3 85
26,	Simmons, Mary, . . .	England,	16 00*
28,	Keefe, James, . . .	New York,	4 00
30,	Johnson, Isaac, . . .	"	4 00
Sept. 1,	Monks, Catherine, . . .	"	8 00
1,	Monks, John, . . .	"	
1,	Monks, Mary, . . .	"	
1,	Monks, Jennie, . . .	"	
1,	Monks, Thomas, . . .	"	

* Part fare.

PERSONS REMOVED.

Persons Removed—Concl

DATE.	NAMES.	WHERE
1876.		
Sept. 1,	Vose, Edward, . . .	New York, .
1,	Thompson, Robert, . . .	Providence, .
1,	Macomber, John, . . .	Schenectady
1,	Macomber, Julia, . . .	"
1,	Macomber, Alice, . . .	"
1,	Macomber, Thomas, . . .	"
1,	Macomber, Willie, . . .	"
4,	Williams, John, . . .	New York, .
4,	Connor, Maurice, . . .	Hartford, Con
6,	Fitzsimmons, Thomas, . . .	New York, .
7,	Burns, Margaret, . . .	"
7,	Leary, John, . . .	"
8,	Lawrence, William, . . .	Providence, .
9,	Rowland, Thomas, . . .	New York, .
9,	Craven, John, . . .	England, .
9,	Craven, Mary, . . .	"
11,	Platt, Charles, . . .	Providence, .
11,	L, . . .	New York, .
11,	L, . . .	"
11,	L, . . .	"
11,	L, . . .	"
11,	L, . . .	"
11,	L, . . .	"
12,	B, . . .	Prince Edwar
13,	B, . . .	Portland, .
13,	D, . . .	New York, .
13,	M, . . .	"
14,	Murphy, James, . . .	West Medway
16,	Grant, John, . . .	Providence, .
16,	Marvin, Paul J., . . .	New York, .
16,	Marvin, Mary E., . . .	"
16,	Marvin, Paul J., Jr., . . .	"
16,	Marvin, Annie, . . .	"
18,	Lloyd, Jane R., . . .	"
18,	Mattingly, Richard H., . . .	"
22,	Cozzens, Michael J., . . .	"
22,	Cozzens, Mary E., . . .	"
22,	Cozzens, Mary E., . . .	"
22,	Anster, Martha, . . .	Troy, N. Y.,
22,	Scott, Anna, . . .	Franklin, N. H
22,	Scott, Charles, . . .	"
22,	Scott, Mary, . . .	"
25,	Chabineau, Albert, . . .	Lawrence, Mas
27,	Brennan, Margaret, . . .	"
27,	McGillvray, John, . . .	Portland, .
28,	Smith, Mary, . . .	New York, .
28,	Smith, Mary, . . .	"
28,	Johnson, George (colored), . . .	"
28,	Westphal, Frank, . . .	Portland, .
29,	Casey, Mary, . . .	Cohoes, N. Y.,
29,	Casey, William, . . .	"
29,	Maxfield, Eliza, . . .	Sharon, Vt.,
29,	Maxfield, Mary E., . . .	"
29,	Maxfield, James, . . .	"
29,	Maxfield, Elizabeth, . . .	"
29,	Maxfield, Willie, . . .	"
	Total, . . .	.

* Part fare.

APPENDIX TO THE BOARD'S REPORT.

BOARD OF STATE CHARITIES.

EMPLOYEES AND EXPENSES, 1876.

The appropriations for the use of the Board and its departments for the calendar year 1876, were,—

For the Board,	\$1,000 00
For the Secretary's Department,	9,000 00
For the General Agent's Department, including expenses of	
Agent of Sick State Poor,	24,624 33
For the Visiting Agent's Department,	15,500 00
Total,	\$50,124 33
For removals and transfers,	10,000 00
	\$60,124 33

The officers and agents employed, with their compensation, and the other expenses of the Board, have been as follows:—

I.—THE BOARD.

Travelling expenses,	\$817 41
Clerk-hire,	137 00
Books and printing,	13 50
Total expenses,	\$967 91
Surplus of the appropriation,	32 09

II.—SECRETARY'S DEPARTMENT.

Sidney Andrews, <i>Secretary</i> ,	\$2,663 89
H. C. Prentiss, <i>Clerk</i> ,	1,560 00
H. A. Purdie, "	961 12
S. E. Sanborn, "	700 00
A. D. Delano, "	688 71
G. T. Jacobs, "	694 36
Total for salaries and clerk-hire,	\$7,268 08
Printing and stationery,	\$461 96
Postage and expressage,	119 25
Binding of documents,	73 50
Books, newspapers, etc.,	86 00
	740 71
Total for Secretary's Department,	\$8,008 79
Surplus of the appropriation,	991 21

EMPLOYEES AND EXPEN

III.—GENERAL AGENT'S DEPAI

General Expenses (including Settlement

	Salaries.	Travelling expenses.
S. C. Wrightington, <i>General Agent</i> ,	\$3,000 00	—
Willard D. Tripp, <i>Ass't</i> ,	1,500 00	—
Charles M. Hanson, "	1,500 00	—
William J. Stetson, "	1,200 00	—
H. H. Fairbanks, "	1,185 00	—
Patrick Glynn, "	900 00	—
Chas. A. Coleord, <i>Boatman</i> ,	900 00	—
Fred. M. Moro, "	600 00	—
John E. Gilman, <i>Assistant</i> ,	486 00	\$93 70
Charles Wilcox, "	31 25	54 85
Henry Walker, <i>Attorney</i> ,	300 00	—
Temporary assistants,	10 00	72 83
Total,	\$11,612 25	\$221 38

Expenses for the Sick Poor

H. B. Wheelwright,	\$2,347 50	\$380 62
F. H. Cowing,	599 99	126 15
S. A. Wheeler,	720 00	269 76
Charles Foster,	720 00	42 35
Geo. H. Burt,	180 00	12 00
F. T. Clark and substitute,	180 00	18 15
Charles A. Clark, Jr.,	152 50	29 86
Total,	\$4,899 99	\$878 89

Small-Pox Expenses.

George B. Tufts,	\$600 00	\$319 25
E. F. Cummings,	600 00	—
Henry Shaw,	300 00	—
Charles A. Clark, Jr.,	190 50	43 25
Temporary assistants,	220 25	142 90

APPENDIX TO THE BOARD'S REPORT.

GENERAL AGENT'S DEPARTMENT—Continued.

Expenses attending the Removal and Transfer of Paupers.

	Officers' Expenses.	Removals.	Transfers.	Total.
S. C. Wrightington, . .	—	\$3,755 71	\$214 25	\$3,969 96
Willard D. Tripp, . .	\$188 94	550 87	669 70	1,409 51
Charles M. Hanson, . .	275 25	2,507 89	536 68	3,319 82
Patrick Glynn, . .	64 95	365 98	210 80	641 73
Charles A. Colcord, . .	2 50	194 30	88 45	285 25
William J. Stetson, . .	—	318 75	—	318 75
John E. Gilman, . .	—	42 70	9 40	52 10
	\$531 64	\$7,736 20	\$1,729 28	\$9,997 12

IV.—THE VISITING AGENCY.

	Salaries.	Travelling expenses.	Incidentals.	Total.
Gardiner Tufts, <i>Visit'g Ag't</i> ,	\$2,663 89	\$82 69	\$858 83	\$3,605 41
G. M. Fisk, <i>Assistant</i> , .	1,500 00	742 13	578 60	2,820 73
B. B. Vassall, " .	1,500 00	720 89	83 95	2,304 84
*Geo. H. Hull, " .	1,500 00	301 97	14 17	1,816 14
A. G. Hart, " .	1,500 00	413 58	18 57	1,932 15
H. A. Smith, <i>Clerk</i> , .	1,200 00	27 91	3 72	1,231 63
Geo. E. Farley, " .	600 00	—	—	600 00
*Geo. L. Tilton, " .	480 00	88 56	20 01	588 57
Dan'l L. Barrett, <i>Temp. Clk</i> ,	33 00	2 27	—	35 27
*Chas. S. Hart, " " .	120 83	—	—	120 83
Totals,	\$11,097 72	\$2,380 00	\$1,577 85	†\$15,055 57

* Not approved by the Board for the whole time.

† This does not include \$401.45 paid during 1876 for expenses of 1875, and charged to the appropriation of that year.

In the foregoing analysis of expenses, the amount expended under the immediate direction of each person is intended to be given, all unassigned expenses being put down as belonging to the head of the department or bureau. In the summary on the next page, the whole expenses of each department and bureau are given in gross, and the appropriation for removals stands by itself.

SUMMARY OF EXPENSES.

SUMMARY FOR 1876.

Expenses of the Board,	\$967 91
of Secretary's Department,	8,008 79
of General Agent's Department,	12,991 42
of Agency for the Sick State Poor,	8,624 33
of Visiting Agency,	15,055 57
<hr/>	
Total expenses,	\$45,648 02
Surplus of the appropriations,	4,476 31
Appropriation for removals and transfers,	\$10,000 00
Expended,	9,997 12
<hr/>	
Surplus,	\$2 88
Total appropriations,	\$60,124 33
Expended,	55,645 14
<hr/>	
Surplus,	\$4,479 19

NOTE.—The expenses of the Visiting Agency, as finally made up by the Auditor, are greater than appears by the figures on page lxxxix of the Board's Report, and the statements on that page, as well as the schedule on page xciv, are therefore subject to such modification as may be necessary to make them conform to the tabulation and summary here given.

Men, 757

